

BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

IN THE MATTER OF
JESSICA MEFFERD

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)

CONSENT ORDER

In resolution of the above matter and in lieu of a formal hearing, the undersigned parties hereby agree to the following:

JESSICA MEFFERD, whose address of record is 2301 S. Capital, Apt. 1, Mitchell, SD 57301 is a non-resident insurance producer licensed in the State of South Dakota;

JESSICA MEFFERD is aware the South Dakota Division of Insurance ("Division") has conducted an investigation;

The Division alleges the following:

- 1) JESSICA MEFFERD issued improper referral fees in violation of SDCL § 58-30-174;
- 2) Pursuant to SDCL § 58-30-167(2) and (8), the Director of the Division may revoke or suspend JESSICA MEFFERD's non-resident insurance producer license for the above-cited conduct.

JESSICA MEFFERD is aware of and understands the nature of the allegations and has been informed that she has the right to a Notice of Hearing, counsel and appeal and that by agreeing to sign this Consent Order, waives these rights;

In return for JESSICA MEFFERD agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL § 1-26-20;

By the execution of this Consent Order and the payment of a penalty pursuant to this Consent Order, JESSICA MEFFERD waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

JESSICA MEFFERD agrees to pay a monetary penalty of \$250 pursuant to SDCL § 58-4-28.1, in lieu of an administrative hearing and Final Decision;

JESSICA MEFFERD further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

JESSICA MEFFERD further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

JESSICA MEFFERD waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that JESSICA MEFFERD pay a monetary penalty in the amount of \$250 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

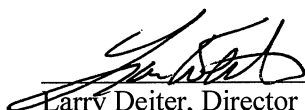
ORDERED that JESSICA MEFFERD abide by the agreements made by her in this Consent Order; and it is further

ORDERED that should JESSICA MEFFERD fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of JESSICA MEFFERD's nonresident insurance producer license at hearing, or seek other remedies available at law; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

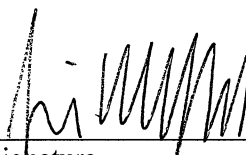
Dated at Pierre, South Dakota this 17 day of November, 2015.



Larry Deiter, Director
South Dakota Division of Insurance

I have read and understand the terms of this Consent Order and the waiver of my due process rights and voluntarily enter into this Consent Order.

Dated this 20th day of October, 2015.



Signature
Jessica Mefferd
Name (typed or printed)