

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

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IN THE MATTER OF  
SHALISA NDOUR

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)

CONSENT ORDER

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In resolution of the above titled matter and in lieu of a renewal application denial, Notice of Hearing, and a formal hearing, the undersigned parties do hereby agree to the following:

SHALISA NDOUR, whose address of record 97 E 221 St, Euclid OH 44123 is a non-resident insurance producer applicant in the State of South Dakota;

SHALISA NDOUR is aware that the South Dakota Division of Insurance has conducted an investigation;

The Division alleges the following with regard to SHALISA NDOUR:

- 1) SHALISA NDOUR submitted a application for her non-resident insurance producer license;
- 2) SHALISA NDOUR violated SDCL § 58-30-167(1),(2),&(8) by providing incorrect, misleading, incomplete, or materially untrue information in the license application, violating the any insurance laws or rules of South Dakota or another state, and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this states or elsewhere;
- 3) SHALISA NDOUR failed to timely respond to Division inquires, in violation of SDCL § 58-33-66;
- 4) Pursuant to SDCL §§ 58-30-167(1),(2), & (8), 58-33-66, and 58-33-68, the Director of the South Dakota Division of Insurance may deny SHALISA NDOUR 's non-resident insurance producer renewal application for the above-cited reasons.

SHALISA NDOUR 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 SHALISA NDOUR agreeing to and complying with the provisions of this Consent Order, the Division agrees not to deny SHALISA NDOUR's resident producer application 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, SHALISA NDOUR waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

SHALISA NDOUR agrees to pay \$500 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of a hearing and Final Order and further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

SHALISA NDOUR 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;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that SHALISA NDOUR pay a monetary penalty in the amount of \$500 payable to "South Dakota Division of Insurance" to be submitted with this completed Consent Order for deposit in the general fund of the State of South Dakota; and it is further


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

ORDERED that the non-resident insurance producer renewal application of SHALISA NDOUR is hereby approved for licensure on the effective date of this Consent Order; 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 12 day of February, 2021.

  
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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 12 day of February, 2021.

  
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SHALISA NDOUR