

**SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION
DIVISION OF INSURANCE**

**IN THE MATTER OF
BRITTNEY HOOKS,
LICENSEE**

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**FINAL DECISION
INS 22-17**

After reviewing the record and the proposed order of the Hearing Examiner in this matter,

IT IS HEREBY ORDERED that pursuant to SDCL 1-26D-4, the Hearing Examiner's Proposed Findings of Fact, Conclusions of Law and Proposed Order, dated September 2, 2022, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-resident Insurance Producer License of Brittney Hooks will hereby be revoked.

Parties are hereby advised of the right to further appeal the final decision to Circuit Court within (30) days of receiving such decision, pursuant to the authority of SDCL 1-26.

Dated this 11 day of October, 2022.



Marcia Hultman, Secretary
South Dakota Department of Labor and Regulation
123 W. Missouri Ave.
Pierre, SD 57501

STATE OF SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION

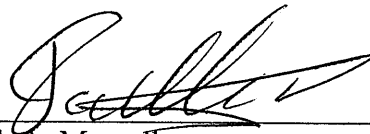
IN THE MATTER OF
BRITTNEY HOOKS

INS 22-17

NOTICE OF ENTRY OF PROPOSED
FINDINGS OF FACT, CONCLUSION OF LAW,
AND DECISION AND FINAL DECISION

NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision entered by Marcia Hultman, Secretary of the South Dakota Department of Labor and Regulation, on October 11, 2022.

Dated this 14 day of October, 2022.



Frank A. Marnell
Insurance Division Senior Legal Counsel
South Dakota Dept. of Labor and Regulation
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
Phone (605) 773-3563
Fax (605) 773-5369

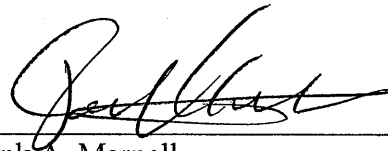
CERTIFICATE OF SERVICE

I, Frank A. Marnell, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Final Decision, Proposed Findings of Fact, Conclusions of Law, and Decision with respect to the above-entitled action was sent U.S. First Class Mail thereon, to the following:

Brittney Hooks
1167 Berwick Road
Birmingham, AL 35242-7121

Brittney Hooks
306 Meadows Drive
Birmingham, AL 35235-2791

Dated at Pierre, South Dakota this 14 day of October, 2022.



Frank A. Marnell
Insurance Division Senior Legal Counsel
South Dakota Dept. of Labor and Regulation
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
Phone (605) 773-3563
Fax (605) 773-5369

**STATE OF SOUTH DAKOTA
OFFICE OF HEARING EXAMINERS**

**IN THE MATTER OF
BRITTNEY HOOKS**

**INS 22-17
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on August 31, 2022, pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance ("Division") on June 27, 2022. Frank A. Marnell appeared as counsel for the Division. Brittney Hooks did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 7 into evidence through its witness, Gavin Munson, Compliance Specialist for the Division, and moved that the Hearing Examiner enter these Proposed Findings of Fact, Conclusions of Law, and Proposed Decision as a default disposition to this contested case. The motion being granted, the Hearing Examiner enters the following:

ISSUE

Whether the Non-Resident Insurance Producer License of Brittney Hooks should be revoked due to failing to timely respond to the Division; failing to timely report administrative actions to the Division; and for having insurance producer licenses revoked in other states in violation of SDCL 58-30-167(2) and (9), 58-30-193, 58-33-66, and 58-33-68.

FINDINGS OF FACT

1. Brittney Hooks was licensed by the Division as an insurance producer on November 16, 2020. The license is currently active. (Exhibit DOI 1).
2. Brittney Hooks was subject to an administrative action in the state of Florida. (Exhibit 2).
3. Brittney Hooks was subject to an administrative action in the state of Louisiana. (Exhibit 3).
4. Brittney Hooks was subject to an administrative action in the state of North Carolina. (Exhibit 4).
5. Brittney Hooks did not timely report any of the administrative actions in Exhibits 2 through 4 to the Division within 30 days.
6. The Division sent inquiries to Brittney Hooks on August 27, 2021, September 16, 2021, and March 16, 2022, at the address of record regarding the licensure matters. (Exhibits 5 to 7).
7. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
8. To the extent any of the foregoing are improperly designated and are instead conclusions of law, they are hereby redesignated and incorporated herein as conclusions of law.

REASONING

This case involves a request by the Division to revoke the South Dakota Non-Resident Insurance Producer's License of Brittney Hooks. As a consequence of the potential loss of Respondent's livelihood from the lack of licensure, the burden of proof in this matter is higher than the preponderance of evidence standard, which applies in a typical administrative hearing. "In matters concerning the revocation of a professional license, we determine that the appropriate standard of proof to be utilized by an agency is clear and convincing evidence." *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989). Our Supreme Court has defined "clear and convincing evidence" as follows:

The measure of proof required by this designation falls somewhere between the rule in ordinary civil cases and the requirement of our criminal procedure, that is, it must be more than a mere preponderance but not beyond a reasonable doubt. It is that measure or degree of proof which will produce in the mind of the trier of facts a firm belief or conviction as to the allegations sought to be established. The evidence need not be voluminous or undisputed to accomplish this.

Brown v. Warner, 78 S.D. 647, 653, 107 NW2d 1, 4 (1961).

SDCL 58-30-193 states that "[A]n insurance producer shall report to the director any administrative action taken against the insurance producer in another jurisdiction... within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent order, or other relevant legal documents." In addition, the Division considers SDCL 58-30-167 (shown in pertinent part) as follows:

The director may... revoke or refuse to continue, any license issued under this chapter... after a hearing... The director may... revoke... an insurance producer's license... for any one or more of the following causes:

- (2) Violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent;
- (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;

The evidence indicates that Brittney Hooks violated the insurance laws of South Dakota and other jurisdictions, failed to report the actions, had licenses revoked in other jurisdictions, and failed to respond to Division inquiries regarding the actions. Applying the law to the Findings of Fact, it is clear the Non-Resident Insurance Producer License of Brittney Hooks is subject to revocation and should be revoked.

CONCLUSIONS OF LAW

1. The Division has jurisdiction over Brittney Hooks and the subject matter of this contested case. The Office of Hearing Examiners is authorized to conduct the hearing and issue a proposed decision pursuant to SDCL 1-26D-4.


2. The Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence.
3. The Division established by clear and convincing evidence that Brittney Hooks violated SDCL 58-30-193.
4. The Division established by clear and convincing evidence that Brittney Hooks violated SDCL 58-33-66.
5. The Division established by clear and convincing evidence that the South Dakota Non-Resident Insurance Producer License of Brittney Hooks is subject to revocation pursuant to SDCL 58-30-167(2) and (9).
6. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead findings of fact, they are hereby redesignated and incorporated herein as Findings of Fact.

Based on the above Findings of Fact, Reasoning, and Conclusions of Law, the Hearing Examiner enters the following:

PROPOSED DECISION

The South Dakota Non-Resident Insurance Producer License of Brittney Hooks should be revoked.

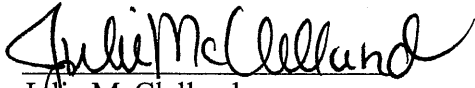
Dated this 2nd day of September, 2022.



Catherine Williamson
Office of Hearing Examiners
523 East Capitol Avenue
Pierre, SD 57501

CERTIFICATE OF SERVICE

I certify on September 2, 2022, at Pierre, South Dakota, a true and correct copy of this Proposed Decision was mailed to each of the parties below.


Julie McClelland
Office of Hearing Examiners

Brittney Hooks
1167 Berwick Road
Birmingham, AL 35242-7121

Brittney Hooks
306 Meadows Drive
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