

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

IN THE MATTER OF)	CONSENT ORDER
KRISTI CROSS)	

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:

KRISTI CROSS, whose address of record 124 Musgrove, St. Dublin, GA 31021, holds a non-resident insurance producer license in the State of South Dakota;

KRISTI CROSS, is aware that the South Dakota Division of Insurance has conducted an investigation;

The Division alleges the following with regard to KRISTI CROSS:

- 1) KRISTI CROSS, failed to disclose that she had a felony conviction in his initial application with the Division, in violation SDCL § 58-30-167(1),(3) and 58-33-66(1);
- 2) KRISTI CROSS had her insurance license denied in the state of Florida, in violation of SDCL 58-30-167(9);
- 3) Pursuant to SDCL §§ 58-30-167(1),(2),(3),(8). &(9) and 58-33-66, the Director of the South Dakota Division of Insurance may revoke KRISTI CROSS 's non-resident insurance producer renewal license for the above-cited reasons.

KRISTI CROSS 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 KRISTI CROSS agreeing to and complying with the provisions of this Consent Order, the Division agrees not to revoke KRISTI CROSS's non-resident producer license 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, KRISTI CROSS waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

KRISTI CROSS agrees to pay \$1,000 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;

KRISTI CROSS 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 KRISTI CROSS pay a monetary penalty in the amount of \$1,000 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 KRISTI CROSS abide by the agreements made by him in 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 8th day of July, 2024.



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 9 day of April, 2024.



KRISTI CROSS