

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

**IN THE MATTER OF
JEREMY REUVERS
LICENSEE**

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**FINAL DECISION
INS 24-063**

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 November 19, 2024, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-Resident Insurance Producer License of Respondent 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 ^{December}~~November~~, 2024.



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

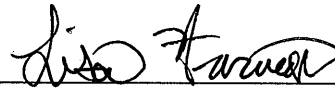
IN THE MATTER OF
JEREMY REUVERS

INS 24-063

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 December 11, 2024.

Dated this 13th day of December, 2024.



Lisa M. Harmon
Legal Counsel
South Dakota Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
(605) 773-3563

CERTIFICATE OF SERVICE

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

JEREMY REUVERS
16201 W Superior Ave
Goodyear, AZ 85338
Jeremy.Reuvers@usaa.com

JEREMY REUVERS
One Norterra Drive
Phoenix, AZ 85085

Dated this 13th day of December, 2024 in Pierre, South Dakota.



Lisa M. Harmon
Legal Counsel
South Dakota Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
(605) 773-3563

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

**IN THE MATTER OF
JEREMY REUVERS**

**INS 24-063
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on November 19, 2024, pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance (“Division”) on October 4, 2025. Lisa M. Harmon appeared as counsel for the Division. Jeremy Reuvers did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 7 into evidence. The Division motioned that Exhibits 2 & 3 be held confidential by law, citing SDCL 58-30-187. The Division’s Motion for Confidentiality was granted. The Division 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.

ISSUE

Whether the Non-Resident Insurance Producer License of Jeremy Reuvers should be revoked due to violating the insurance laws of South Dakota and other jurisdictions; demonstrating incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in this state; having an insurance producer license revoked in other states; failing to report administrative actions to the Division; failure to report a felony criminal prosecution; and failing to respond to the Division, in violation of SDCL 58-30-167(2), (8), & (9); 58-30-193; 58-30-194; 58-33-66(1); and 58-33-68.

FINDINGS OF FACT

1. Jeremy Reuvers is licensed by the Division as an insurance producer on May 8, 2017. The license is currently active. (Exhibit 1).
2. An insurance company reported Jeremy Reuvers’s conduct to the Division and their appointment was terminated for cause. (Exhibit 2).
3. The insurance company investigation report discusses a January 2024 felony conviction of Jeremy Reuvers. Jeremy Reuvers did not report this information to the insurance company (Exhibit 3).
4. Jeremy Reuvers failed to report a felony criminal prosecution to the Division and failed to supply relevant legal documentation to the Division.
5. Jeremy Reuvers was subject to administrative actions in the states of Arkansas, Connecticut, and Ohio. (Exhibits 5 & 7).
6. On June 3, 2024, the State of Arkansas revoked Jeremy Reuvers’s insurance producer license. (Exhibits 5).

7. On July 12, 2024, the State of Connecticut and Jeremy Reuvers agreed to the revocation of Jeremy Reuvers's insurance producer license via a Stipulation and Consent Order. (Exhibit 7).
8. On July 31, 2024, Jeremy Reuvers surrendered for cause his Ohio insurance producer license. (Exhibit 7).
9. Jeremy Reuvers did not timely report the administrative action to the Division within 30 days.
10. The Division sent inquiries to Jeremy Reuvers on March 28, 2024 and August 20, 2024 at the address of record regarding the matters. (Exhibits 4 & 6).
11. Jeremy Reuvers failed to respond to the Division's inquiries. (Exhibits 4 & 6).
12. Jeremy Reuvers demonstrated incompetence, untrustworthiness, and financial irresponsibility in the conduct of business in this state. (Exhibits 2, 3, 5, & 7).
13. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
14. 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 Jeremy Reuvers. 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."

SDCL 58-30-194 states that “Within thirty days of the initial pretrial hearing date, an insurance producer shall report to the director any felony criminal prosecution of the insurance producer taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.”

SDCL 58-33-66(1) requires Jeremy Reuvers to respond to the Division and supply requested documents within twenty days from the receipt of a request.

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;
- (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
- (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 Jeremy Reuvers violated the insurance laws of South Dakota and other jurisdictions; demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state; and had a license revoked in other states. Jeremy Reuvers was subject to other administrative action in other jurisdictions, and he failed to report those administrative actions to the Division. Furthermore, as indicated by the insurance company, Jeremy Reuvers was subject to a felony criminal prosecution in January 2024. Jeremy Reuvers failed to report the felony criminal prosecution to the Division. Finally, Jeremy Reuvers failed to respond to Division inquiries. Applying the law to the Findings of Fact, it is clear the Non-Resident Insurance Producer License of Jeremy Reuvers is subject to revocation and should be revoked.

CONCLUSIONS OF LAW

1. The Division has jurisdiction over Jeremy Reuvers 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 Jeremy Reuvers violated SDCL 58-30-193.

4. The Division established by clear and convincing evidence that Jeremy Reuvers violated SDCL 58-30-194.
5. The Division established by clear and convincing evidence that Jeremy Reuvers violated SDCL 58-33-66(1).
6. The Division established by clear and convincing evidence that the South Dakota Non-Resident Insurance Producer License of Jeremy Reuvers is subject to revocation pursuant to SDCL 58-30-167(2), (8), & (9).
7. Any additional Conclusions of Law 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 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 Jeremy Reuvers should be revoked.

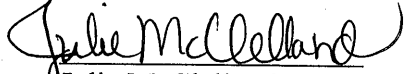
Dated this 19 day of November, 2024.



Hearing Examiner
Office of Hearing Examiners
523 East Capitol
Pierre, SD 57501

CERTIFICATE OF SERVICE

I certify on November 20, 2024, 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

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