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

IN THE MATTER OF	)	CONSENT ORDER
JOSH BIALAS	)	

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

JOSH BIALAS, whose address of record is 703 W Fir St, Parkston, SD 57366, holds a resident insurance producer license in the State of South Dakota;

JOSH BIALAS ("BIALAS") is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation;

The South Dakota Division of Insurance alleges the following with regard to BIALAS:

- 1) BIALAS provided various devices to crop insurance clients at no cost;
- 2) Due to the foregoing, BIALAS in violation of SDCL 58-33-24, 58-33-74, and South Dakota Bulletin 13-04;
- 3) The above-cited conduct may be grounds for the revocation or suspension of BIALAS' producer license pursuant to SDCL 58-30-167(2), (7), and (8), 58-33-24, and 58-33-74;

BIALAS is aware of and understands the nature of the allegations and has been informed that he 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 BIALAS 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;

BIALAS agrees to pay \$2,500 pursuant to SDCL 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

BIALAS further agrees to conduct himself in accordance with the insurance laws and regulations of the State of South Dakota;

BIALAS 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;

BIALAS waives his 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 BIALAS pay a monetary penalty in the amount of \$2,500 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 BIALAS 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 thirdparty 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.

day of Februan

Dated at Pierre, South Dakota this

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 day of

Signature

Name (typed or printed)