

STATE OF SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION

IN THE MATTER OF
KELLEY NORTHCOTT

INS 25-108

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 Order
Revoking Insurance Producer License entered by Larry Deiter, Director South Dakota Division
Of Insurance, on July 9, 2025.

Dated this 9th day of September, 2025.



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

CERTIFICATE OF SERVICE

I, Callie Pospishil, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Order Revoking Insurance Producer License 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:

KELLEY NORTHCOTT
1801 Butner Rd
Ripley TN 38063-7939
Kelley.Northcott@ngic.com; kelley@koebane.net

Dated this 9th day of September, 2025 in Pierre, South Dakota.



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

CONCLUSIONS OF LAW

1. The Director of the Division has jurisdiction over KELLEY NORTHCOTT and the subject matter of this contested case.
2. Due to the loss of livelihood from lack of licensure, the Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence. *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989) and *Brown v. Warner*, 107 N.W.2d 1, 4 (S.D. 1961).
3. The Division established by clear and convincing evidence as attached in Exhibits hereto that KELLEY NORTHCOTT violated SDCL 58-30-193 and 58-33-66.
4. The Division established by clear and convincing evidence that the KELLEY NORTHCOTT's South Dakota Insurance Producer License is subject to revocation pursuant to SDCL 58-30-167(2) & (9).
5. The Division is authorized to issue this Order revoking KELLEY NORTHCOTT's producer license without a hearing pursuant to SDCL 58-30-167.2, and 58-30-167.3.
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.

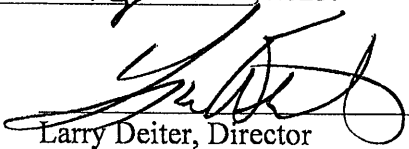
ORDER

Now therefore, good cause appearing from the foregoing, IT IS HEREBY ORDERED, pursuant to SDCL 58-30-167(2) & (9), 58-30-167.2, 58-30-167.3, 58-30-193, and 58-33-66, the South Dakota Insurance Producer License of KELLEY NORTHCOTT is hereby REVOKED, unless a hearing is requested within 60 days of this Order; and it is further

ORDERED that KELLEY NORTHCOTT may request a hearing on this Order within 60 days of the date of this Order; and it is further

ORDERED that if KELLEY NORTHCOTT makes a timely written request to the Division, a Notice of Hearing on this matter will be issued within 30 days the request pursuant to SDCL 58-30-167.3, which will be conducted according to procedures for contested cases as prescribed in SDCL Chs. 1-26 and 1-26D.

Dated at Pierre, South Dakota this 9th day of July, 2025.



Larry Deiter, Director
South Dakota Division of Insurance

CERTIFICATE OF SERVICE

I, Callie Pospishil, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Notice of Hearing with respect to the above-entitled action was via certified mail to the following:

KELLEY NORTHCOTT
1801 Butner Rd
Ripley TN 38063-7939
Kelley.Northcott@ngic.com; kelley@koebane.net

Dated this 9th day of July, 2025 in Pierre, South Dakota.



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