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

IN THE MATTER OF HAROLD JAMES ROSE	)	CONSENT ORDER	
IN INCOLD WHALLS NODE	)		

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

HAROLD JAMES ROSE, whose address of record is 4517 Magnolia Way, Oakland Park, FL 33309 is an individual who is currently licensed as a non-resident insurance producer in the State of South Dakota;

HAROLD JAMES ROSE is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation;

The Division alleges the following:

- 1) HAROLD JAMES ROSE had his license revoked, cancelled or surrendered in another state, in violation SDCL 58-30-167(9);
- 2) Pursuant to SDCL §§ 58-30-167(2) & (9), the Director of the Division may revoke HAROLD JAMES ROSE's insurance producer license for violating the insurance laws of South Dakota.

HAROLD JAMES ROSE is aware of and understands the nature of the charges and has been informed that he has the right to counsel, hearing, and appeal and that by agreeing to and signing this Consent Order, waives these rights;

By the execution of this Consent Order HAROLD JAMES ROSE neither admits to nor denies any violations of the laws of the State of South Dakota, but waive his right to contest the allegations contained in this Consent Order;

In return for HAROLD JAMES ROSE agreeing to the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute the final disposition pursuant to SDCL § 1-26-20;

HAROLD JAMES ROSE agrees, in lieu of contesting this matter formally, to the revocation of his nonresident insurance producer's license and to cease the transaction of insurance business in this state;

HAROLD JAMES ROSE further agrees that this Consent Order may be considered in any future licensing procedures with the South Dakota Division of Insurance and 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;

By the execution of this Consent Order, HAROLD JAMES ROSE waives his right to contest the allegations contained in this Consent Order in any future licensing proceedings;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the nonresident insurance producer's license of HAROLD JAMES ROSE is hereby revoked; 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 28th day of February, 2025

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 Z7 th day of February, 2025.

Name (Print)