

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

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IN THE MATTER OF  
OBIE INSURANCE SERVICES, LLC

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CONSENT ORDER

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

OBIE INSURANCE SERVICES, LLC (OBIE), whose address of record is 167 N Green St, STE 1360, Chicago, IL 60607, is a non-resident renewal applicant for a business entity license within the State of South Dakota;

OBIE is aware that the South Dakota Division of Insurance (Division) has conducted an investigation of its insurance-related activities in South Dakota;

The Division has alleged the following:

- 1) OBIE was engaged in a professional referral arrangement with a business entity and producer based in South Dakota;
- 2) OBIE was the soliciting producer, and the South Dakota based business entity and producer were the quoting and binding producer;
- 3) OBIE failed to maintain records as the soliciting producer, in violation of SDCL 58-30-91 and 58-30-167(2) and ARSD 20:06:01:05.01;
- 4) OBIE submitted a non-resident renewal application during the investigation;
- 5) Pursuant to SDCL 58-30-91 and 58-30-167(2) and ARSD 20:06:01:05.01, the Director of Division may deny OBIE's renewal application for any of the above-cited reasons;

OBIE is aware of and understands the nature of the allegations and has been informed that it has the right to a Notice of Hearing, counsel, and appeal and that by agreeing to sign this Consent Order, waives these rights;

By the execution of this Consent Order and the payment of a penalty, OBIE neither admits to nor denies any violation of the laws of the State of South Dakota, but waives its rights to contest the allegations in this Consent Order in any future licensing procedures with the Division;

In return for OBIE agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed with the denial of OBIE's renewal application and subsequent administrative hearing and agrees that this Consent Order will constitute an informal and complete disposition of this licensing matter and the prior period of non-registration pursuant to SDCL 1-26-20;

OBIE agrees to pay \$5,000 pursuant to SDCL 58-4-28.1, in lieu of an application denial, administrative hearing, and Final Decision;

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

OBIE 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;

OBIE waives its 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 OBIE pay a monetary penalty in the amount of \$5,000 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 OBIE abide by the agreements made by them in this Consent Order; and it is further

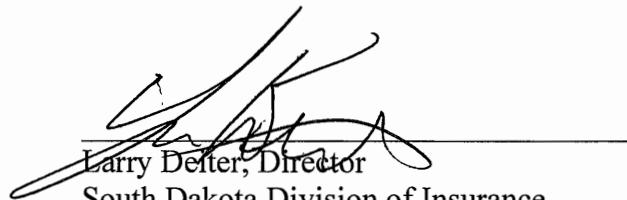
ORDERED that the nonresident insurance producer application from OBIE as amended to date is approved for licensure as of the effective date of this Consent Order; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance producer 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.

*[Signature page follows]*

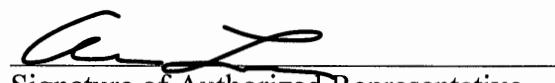
Dated at Pierre, South Dakota this 6<sup>th</sup> day of JANUARY, 2026.



Larry Delfer, Director  
South Dakota Division of Insurance

The undersigned, on behalf of OBIE INSURANCE SERVICES, LLC, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enters into this Consent Order.

Dated this 12 day of December, 2025.



Signature of Authorized Representative

Aaron Letzeiser  
Printed Name

President  
Title