

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

IN THE MATTER OF JAMES SUTHERLAND	INS 25-31899 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:

JAMES SUTHERLAND, 1023375, with an address of record is 232 Brooks Road, Brooks, GA 30205, holds an insurance producer license in the State of South Dakota;

JAMES SUTHERLAND is aware that the South Dakota Division of Insurance (Division) has conducted an investigation into their insurance related business;

The Division alleges the following with regard to JAMES SUTHERLAND:

1. JAMES SUTHERLAND sold out-of-state group policies and policies underwritten by an unlicensed insurance company through an unapproved association and an unlicensed business entity to South Dakota consumers without license or appointment, in violation of SDCL 58-8-1, 58-30-143, 58-30-167(8) & (12), 58-30-175, ARSD 20:06:42:01;
2. The Director of the Division may revoke JAMES SUTHERLAND's insurance producer license for any one of the above-cited violations;

JAMES SUTHERLAND is aware of and understands the nature of the allegations and has been informed that they have the right to a Notice of Hearing, counsel, and appeal, and that by signing this Consent Order, waives these rights;

In return for JAMES SUTHERLAND agreeing to, signing, 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;

JAMES SUTHERLAND waives their right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

JAMES SUTHERLAND agrees to a monetary penalty in the amount of \$5,000 pursuant to SDCL 58-4-28.1, in lieu of an administrative hearing and Final Decision;

JAMES SUTHERLAND further agrees to conduct business in accordance with the insurance laws and regulations of the State of South Dakota; and

JAMES SUTHERLAND 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;

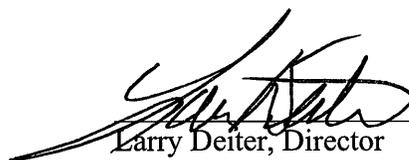
Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that JAMES SUTHERLAND pay a monetary penalty in the amount of \$5,000 payable to "South Dakota Division of Insurance" for deposit in the General Fund of the State of South Dakota; and it is further

ORDERED that JAMES SUTHERLAND abide by the agreements made by them in this Consent Order; 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 9th day of MARCH, 2026.



Larry Deiter, Director
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 3 day of MARCH, 2026.



JAMES SUTHERLAND