

**STATE OF NORTH DAKOTA**  
**BEFORE THE INSURANCE COMMISSIONER**

In the Matter of	)	
	)	<b>CONSENT ORDER</b>
Teri Daneen Crawford,	)	
NPN 315396,	)	<b>CASE NO. AG-13-452</b>
	)	
Respondent.	)	

**TO: Teri Daneen Crawford, 12632 Joplin Drive, Frisco, TX 76034-0686**

Insurance Commissioner Adam Hamm ("Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department ("Department") regarding the conduct of Teri Daneen Crawford, NPN 315396 ("Respondent"), the Commissioner has considered scheduling a formal hearing to determine whether Respondent's conduct as alleged constitutes a basis for imposition of a civil penalty or any other action the Commissioner deems necessary. As more fully described below, Respondent's conduct is alleged to be in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1) and (14).

2. N.D.C.C. § 26.1-26-15 requires that an applicant for a license must be deemed by the Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

3. N.D.C.C. § 26.1-26-42 states, in part:

The commissioner may suspend, revoke, place on probation, or refuse to continue or refuse to issue any

license issued under this chapter if, after notice to the licensee and hearing, the commissioner finds as to the licensee any of the following conditions:

1. A materially untrue statement in the license application.

...

14. The applicant or licensee has refused to respond within twenty days to a written request by the commissioner for information regarding any potential violation of this section.

4. Respondent has held a North Dakota nonresident individual insurance producer license since October 20, 2012. On the initial application, Respondent answered "no" to background question one which asks, "Have you ever been convicted of a crime, had a judgment withheld, or deferred, or are you currently charged with committing a crime?" On or about November 14, 2013, the Department was notified that Respondent submitted documents to the Attachment Warehouse regarding a criminal conviction of Assault (Class C misdemeanor) on June 14, 2012. Respondent's failure to disclose the criminal conviction on the initial license application is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1).

5. On or about November 24, 2013, an email was sent to the email on record for Respondent asking whether email was correct. Respondent responded that the email was correct. On or about November 25, 2013, an email was sent to Respondent requesting information regarding the criminal conviction on June 14, 2012. No response was received from Respondent. Respondent's failure to respond to a written request for information by the Department within 20 days is a violation of N.D.C.C. § 26.1-26-42(14).

6. Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1) and (14) and are grounds for revocation of Respondent's insurance producer license.

7. Respondent acknowledges that at the time of signing the Consent to Entry of Order, she was aware of or had been advised of the right to a hearing in this matter, to consult an attorney, to present argument to the Commissioner, to appeal from any adverse determination after a hearing, and Respondent expressly waives those rights.

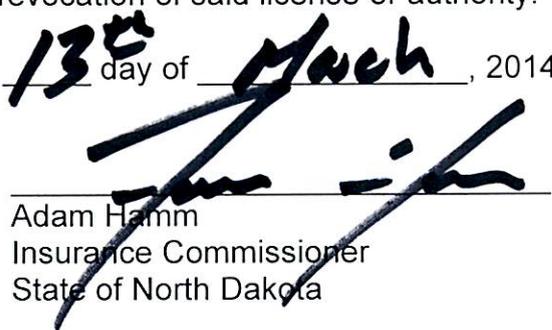
8. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D.C.C. § 28-32-22.

9. For purposes of resolving this matter without further administrative proceedings, Respondent has agreed to enter into the following order.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent's nonresident insurance producer license is hereby **REVOKED** effective upon the Commissioner's execution of this Order.
2. No administrative fine or other civil penalty is imposed.
3. The use of this Consent Order for competitive purposes by an insurance producer or agency holding a license in the State of North 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.

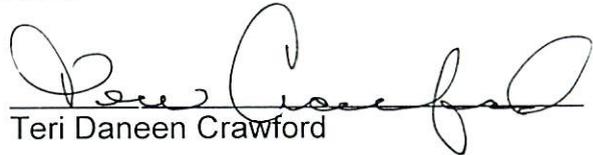
DATED at Bismarck, North Dakota, this 13<sup>th</sup> day of March, 2014.

  
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Adam Hamm  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Teri Daneen Crawford**, states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and arguments to the Commissioner, and the right to appeal from an adverse determination after hearing; and that by the signing of this Consent to Entry of Order she waives those rights in their entirety, and consents to entry of this Order by the Commissioner. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either expressed or implied.

DATED this 7 day of MARCH, 2014.

  
Teri Daneen Crawford

Subscribed and sworn to before me this 7<sup>th</sup> day of March, 2014.

  
\_\_\_\_\_  
Notary Public

County of Dallas  
State of Texas

My commission expires: May 2, 2015

