

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Jillian Wood,)	
NPN 16918761,)	CASE NO. AG-15-511
)	
Respondent.)	

TO: Jillian Wood, 1650 Telstar Drive, Colorado springs, CO 80920-1009

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 Jillian Wood, NPN 16918761 ("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, 26.1-26-42(1), and 26.1-26-45.1.

2. N.D.C.C. § 26.1-26-15 requires that an applicant for any 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.
4. N.D.C.C. § 26.1-26-45.1 states:

26.1-26-45.1. Reporting of actions.

1. An insurance producer shall report to the commissioner any administrative action taken against the insurance producer's license in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report must include a copy of the order, consent to order, or other relevant legal documents.
2. Within thirty days after a criminal conviction, an insurance producer shall report to the commissioner any criminal conviction of the insurance producer taken in any jurisdiction. The report must include a copy of the initial complaint, the order issued by the court, and any other relevant legal documents.
5. Respondent has been licensed as a nonresident insurance producer in North Dakota since May 14, 2013.
6. According to information received by the Department, on or about October 9, 2014, Respondent submitted documentation to the National Insurance Producer Registry Attachments Warehouse regarding a conviction of Larceny on October 5, 2006, and a statement regarding her failure to disclose this conviction on her insurance applications in various states. The conviction was not disclosed on Respondent's nonresident insurance application in North Dakota. Respondent's failure to disclose a criminal conviction on a license application is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1).

7. During a review of all documents in the National Insurance Producer Registry Attachments Warehouse, it was discovered that on or about May 9, 2014, the Maine Bureau of Insurance entered into a Consent Agreement with Respondent due to her failure to disclose the October 5, 2006, criminal conviction on the Maine producer application. The Maine administrative action should have been reported to the Department within 30 days but was not reported until July 25, 2014. Respondent's failure to report an administrative action from another state within 30 days is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1.

8. Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(1), and 26.1-26-45.1.

9. 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.

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

11. 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 **MADE CONDITIONAL** effective upon the Commissioner's execution of this Order. The conditional license will coincide with her current license period which expires on January 31, 2016. After expiration of the conditional license period, the license will remain conditional for 61 days, allowing the Department to determine whether probation was

completed successfully. If, at the end of the probationary period plus 61 days, there is no cause to terminate the license and all terms have been complied with, an unrestricted license will be issued.

2. Respondent agrees to pay a fine in the amount of \$300 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within 20 days of the effective date of this Order.

3. Further, the Department may, during the conditional license period, revoke, suspend, or take such further action as may be deemed necessary against Respondent's insurance license without Notice of Hearing or the issuance of a Complaint if the Department receives a complaint from any source against the Respondent and after investigation of the merits of said complaint, notifies the Respondent that he has, in the Commissioner's opinion, violated the laws of the State of North Dakota. Respondent further agrees that any action taken against his license or in furtherance of this action is not appealable.

4. 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 10th day of February 2015.

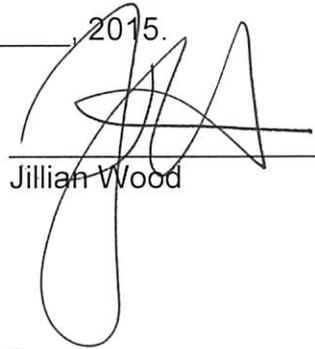


Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Jillian Wood**, 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 he 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 1 day of 29, 2015.



Jillian Wood

County of EL PASO
State of COLORADO

Subscribed and sworn to before me this 29th day of JANUARY, 2015.



Notary Public

My commission expires: 5/8/2017
LINDA M. THARALDSON

