

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Christopher Zimmerman,)	
NPN 978463,)	CASE NO. AG-13-433
)	
Respondent.)	

TO: Christopher Zimmerman, P.O. Box 180, Shepherd, MI 48883

North Dakota 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 Christopher Zimmerman, NPN 978463 (“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.

2. Respondent’s conduct is alleged to be in violation of the following state laws relating to the regulation of insurance producers: N.D.C.C. § 26.1-26-15 and N.D. Admin. Code § 45-02-02-02(1)(d).

3. N.D.C.C. § 26.1-26-15 states:

An applicant for any license under this chapter must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

4. N.D.C.C. § 26.1-26-20 states, in part:

Unless denied licensure pursuant to this chapter, the commissioner shall issue a nonresident person a nonresident insurance producer license if:

...

- b. The person has submitted the proper request for licensure and has paid the fees required by section 26.1-01-07;

5. N.D. Admin. Code § 45-02-02-02 states, in part:

45-02-02-02. Applications for licenses.

1. Resident insurance producers' applications.

...

- d. Every application submitted to the department through either a paper or electronic filing must be accompanied by the appropriate fee made payable to either the commissioner or the commissioner's designee.

6. Respondent has held a North Dakota resident individual insurance producer license since March 14, 2013. Respondent is subject to the jurisdiction and control of the Commissioner.

7. On or about October 14, 2013, the Department was notified by the National Insurance Producer Registry ("NIPR") that they have not received payment for the application of Respondent's insurance producer license issued on March 14, 2013. Respondent was originally approved for credit card payment of the applicable fees and NIPR advanced the state fee to North Dakota. The amount of fees due was the \$100 license fee and \$6.18 NIPR processing fee for a total amount of \$106.18. After the

application process, Respondent disputed the charge with his credit card company resulting in the charge being reversed. NIPR has tried several times to make contact with Respondent with no response.

8. On or about October 8, 2013, Respondent sent a letter to the Department explaining that he completed the initial license application and paid NIPR \$100 and then NIPR added several additional charges which brought his total to about \$350. He states he abandoned the application process and contacted his credit card company and had the charges reversed. A nonresident insurance producer license was issued to Respondent on March 14, 2013.

9. On or about October 16, 2013, an email was sent to Respondent requesting payment of the application fees in the amount of \$106.18. On or about October 17, 2013, Respondent stated in an email that he has no intention of selling insurance in North Dakota and requests the license be rescinded.

10. Respondent's violations of N.D.C.C. §§ 26.1-26-15 and 26.1-26-20(1)(b) and N.D. Admin. Code § 45-02-02-02(1)(d) are grounds for revocation of his insurance producer license.

11. Respondent acknowledges that at the time of signing the Consent to Entry of Order, he was aware of or had been advised of his rights 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.

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

13. For purposes of resolving this matter, without further administrative proceedings, Respondent and the Commissioner have 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 agent 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 19 day of November, 2013.



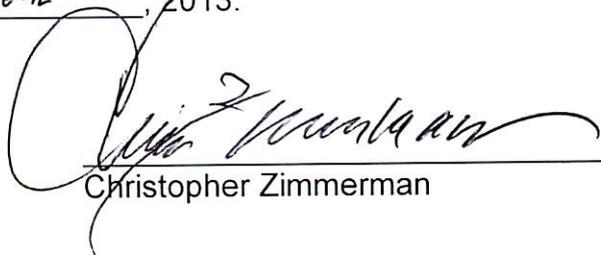
Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Christopher Zimmerman**, states that he has read the foregoing Consent Order, that he knows and fully understands its contents and effect; that he has been advised of his right to a hearing in this matter, his right to be represented by legal counsel, his right to present evidence and arguments to the Commissioner, and his 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 hereto, there being no other promises or agreements, either expressed or implied.

DATED this 12th day of November, 2013.



Christopher Zimmerman

State of Michigan
County of Isabella

Subscribed and sworn to before me this 12th day of November, 2013.

Constance Shaffer
Notary Public

My commission expires: 9/27/19