

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

<b>In the Matter of</b>	)	<b>FINDINGS OF FACT,</b>
	)	<b>CONCLUSIONS OF LAW,</b>
<b>Rommell Cooper,</b>	)	<b>AND DEFAULT ORDER</b>
<b>NPN 17496135,</b>	)	
	)	<b>CASE NO. AG-16-578</b>
<b>Respondent.</b>	)	

**TO: Rommell Cooper, 882 Foxboro Drive, North Salt Lake City, UT 84054**

On December 17, 2015, a Complaint for Revocation of License was filed with the Insurance Commissioner by Kelvin W. Zimmer, Director of Producer Licensing for the North Dakota Insurance Department, alleging Rommell Cooper, NPN 17496135 (“Respondent”), committed various violations of North Dakota insurance statutes.

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on December 17, 2015. The certified mail was returned on December 23, 2015, marked “Moved Left No Address – Unable to Forward – Return to Sender.” Proof of service of the Complaint is annexed to these Findings. Respondent failed to answer the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e). As such, on January 12, 2016, an Application for Default Order was made deeming the allegations made in the Complaint to be admitted pursuant to N.D.C.C. § 28-32-30.

Based on the allegations made in the Complaint and on the evidence presented in the Affidavits filed in support of the Complainant's Application for Default Order, the following Findings of Fact, Conclusions of Law, and Default Order are entered:

### **FINDINGS OF FACT**

I

Respondent is presently, and has at all times pertinent to this action, been an insurance producer licensed in North Dakota.

II

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on December 17, 2015. The certified mailed was returned on December 23, 2015, marked "Moved Left No Address – Unable to Forward – Return to Sender." Respondent failed to provide a written response to the Complaint.

III

Respondent has not answered the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e).

IV

Respondent has held a North Dakota resident individual insurance producer license since April 21, 2015.

V

On or about October 28, 2015, 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 April 21, 2015.

Respondent was originally approved for electronic check 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. The electronic check was rejected either by Respondent or the banking institution and the fees remain unpaid. NIPR has tried several times to make contact with Respondent with no response.

## VI

On or about October 28, 2015, an email was sent to Respondent requesting payment of the application fees in the amount of \$106.18. Respondent failed to respond to the Department's request for payment of the application fees. On or about November 9 and November 23, 2015, NIPR verified to the Department that Respondent had not remitted the application fees in the amount of \$106.18.

## VII

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.

## CONCLUSIONS OF LAW

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.
2. Because of his failure to answer the Complaint within 20 days of its proper service, Respondent is in default under N.D.C.C. § 28-32-30.
3. Because Respondent is in default, the allegations in the Complaint are deemed admitted pursuant to N.D.C.C. § 28-32-30.

4. 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.

5. Under N.D.C.C. § 26.1-26-42, the Commissioner of Insurance has authority to revoke Respondent's producer license for the violations cited above.

### DEFAULT ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, IT IS ORDERED that the North Dakota insurance producer license of Rommell Cooper, NPN 17496135, be **REVOKED** effective after the time for filing a motion to vacate a Default Order pursuant to N.D.C.C. § 28-32-30 expires.

DATED at Bismarck, North Dakota, this 12<sup>th</sup> day of January, 2016.



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Adam Hamm  
Commissioner  
N.D. Insurance Department  
600 East Boulevard Avenue  
Bismarck, ND 58505  
(701) 328-2440

**TO:** Mr. Rommell Cooper  
882 Foxboro Drive  
North Salt Lake City, UT 84054

**SENDER:** Jeff Ubben

**REFERENCE:** Rommell Cooper

9314 8699 0430 0019 0917 41

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	1.42
	Certified Fee	3.45
	Return Receipt Fee	1.40
	Restricted Delivery	0.00
	Total Postage & Fees	6.27

**USPS®**  
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No Insurance Coverage Provided  
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12/17/15

**CERTIFIED MAIL**



9314 8699 0430 0019 0917 41  
RETURN RECEIPT (ELECTRONIC)

U.S. POSTAGE PITNEY BOWES  
ZIP 58505 \$ 004.87  
02 1W  
0001396104DEC 17 2015



ADAM HAMM  
**COMMISSIONER OF INSURANCE**  
STATE OF NORTH DAKOTA  
600 East Boulevard Avenue - Dept 401  
Bismarck, North Dakota 58505-0320

RETURN SERVICES REQUESTED

MR ROMMELL COOPER  
882 FOXBORO DR  
NORTH SALT LAKE CITY ut 84054

COOP882 840542023-1B15 12/23/15  
RETURN TO SENDER  
COOPER, ROMMELL  
MOVED LEFT NO ADDRESS  
UNABLE TO FORWARD  
RETURN TO SENDER

