STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	**FINDINGS OF FACT, CONCLUSIONS OF LAW, AND DEFAULT ORDER**
Carrie Snyder Anderson, NPN 7537599,	)	
Respondent.	)	**CASE NO. AG-14-461**

TO: Carrie Snyder Anderson, 11 Overpeck Lane, Pinehurst, NC 28374-9645

On March 26, 2014, 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 Carrie Snyder Anderson, NPN 7537599 ("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 March 26, 2014. The mailing was returned to the Department marked "Not Deliverable As Addressed – Unable to Forward" on April 7, 2014. 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 April 22, 2014, 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 March 26, 2014. The mailing was returned to the Department marked "Not Deliverable As Addressed – Unable to Forward" on April 7, 2014. 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

According to information obtained by the Department, on or about March 4, 2013, Kentucky revoked Respondent's nonresident license for failure to respond when requested regarding felony theft charges Respondent disclosed to Kentucky. Respondent failed to report the Kentucky administrative action within 30 days in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1.

V

According to information obtained by the Department, on or about August 30, 2013, Respondent was convicted of felony Theft in Case No. CR2012-009530-001 in the Superior Court of Arizona, County of Maricopa. Respondent failed to disclose the

criminal conviction within 30 days. Respondent's actions are in violation of N.D.C.C. §§ 26.1-02.1-02.1, 26.1-26-15, 26.1-26-42(5), and 26.1-26-45.1.

VI

According to information obtained by the Department, on or about December 6, 2013, California revoked Respondent's nonresident license for failing to report the felony Theft conviction and failure to respond. Respondent failed to report the California administrative action within 30 days in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1.

VII

On or about January 28, 2014, a letter was sent to Respondent at her mailing address on file with the Department requesting information relating to the Kentucky and California administrative actions and the felony Theft conviction. The letter was returned to the Department marked "Return to Sender – Unclaimed – Unable to Forward". Respondent failed to respond to the Department's request for information. 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. §§ 26.1-26-15 and 26.1-26-42(14).

VIII

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-02.1-02.1, 26.1-26-15, 26.1-26-42(5) and (14), and 26.1-26-45.1 and are grounds for revocation of Respondent's insurance agent 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 her 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. §§ 26.1-02.1-02.1, 26.1-26-15, 26.1-26-42(5) and (14), and 26.1-26-45.1 are grounds for revocation of her 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 Carrie Snyder Anderson, NPN 7537599, 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 22nd day of April, 2014.

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

TO: Ms. Carrie Snyder Anderson
11 Overpeck Lane
Pinehurst, NC 28374-9645

SENDER: Nancy Brady

REFERENCE: Carrie Snyder Anderson

9314 8699 0430 0001 6091 69

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	0.90
	Certified Fee	3.30
	Return Receipt Fee	1.35
	Restricted Delivery	0.00
	Total Postage & Fees	5.55

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

3/27/14

USPS Tracking™

Customer Service ›
Have questions? We're here to help.

Tracking Number: 931486990430 0001609169

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

DATE & TIME	STATUS OF ITEM	LOCATION
April 7, 2014 , 1:05 pm	Delivered	BISMARCK, ND 58505
April 5, 2014 , 2:44 pm	Processed through USPS Sort Facility	FARGO, ND 58102
March 31, 2014 , 10:22 am	Undeliverable as Addressed	PINEHURST, NC 28374
March 31, 2014 , 10:20 am	Arrival at Unit	PINEHURST, NC 28374
March 31, 2014	Depart USPS Sort Facility	FAYETTEVILLE, NC 28302
March 30, 2014 , 10:54 pm	Processed through USPS Sort Facility	FAYETTEVILLE, NC 28302
March 30, 2014 , 12:35 pm	Processed through USPS Sort Facility	CHARLOTTE, NC 28228
March 29, 2014	Depart USPS Sort Facility	FARGO, ND 58102
March 29, 2014 , 12:48 am	Processed through USPS Sort Facility	FARGO, ND 58102
March 28, 2014	Depart USPS Sort Facility	BISMARCK, ND 58504
March 27, 2014 , 7:12 pm	Processed through USPS Sort Facility	BISMARCK, ND 58504
March 26, 2014	Electronic Shipping Info Received	

Available Actions

Return Receipt Electronic

USPS Text Tracking™

Email Updates

Track Another Package

What's your tracking (or receipt) number?

Track It