

**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>Eddie William Merrill,</b>	)	<b>AND DEFAULT ORDER</b>
<b>NPN 17533750,</b>	)	
	)	<b>CASE NO. AG-17-737</b>
<b>Respondent.</b>	)	

**TO: Eddie William Merrill, 405 South 127<sup>th</sup> Street, Omaha, NE 68154-2311**

On August 30, 2017, 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 Eddie William Merrill, NPN 17533750 (“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 August 31, 2017. On October 3, 2017, the certified mail was returned to the Department. 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 October 9, 2017, 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 August 31, 2017. On October 3, 2017, the certified mail was returned to the Department. 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

On or about April 14, 2017, the Department received a nonresident producer application from Respondent. Respondent answered "no" to background check question 2 regarding being a party to administrative proceedings. The Department sent Respondent a certified letter asking for clarification and documentation on July 13, 2017. Respondent was given 20 days to respond. Respondent signed for the letter on July 17, 2017, but as of August 10, 2017 has not responded. Respondent's failure to respond is in violation of N.D.C.C. § 26.1-26-42 (14).


## CONCLUSIONS OF LAW

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.
2. Because of Respondent's 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. § 26.1-26-20 (1) and 26.1-26-42 (14) are grounds for revocation of Respondent's 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 Eddie William Merrill, NPN 17533750, 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 13<sup>th</sup> day of October, 2017.

  
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Jon Godfread  
Commissioner  
N.D. Insurance Department  
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Bismarck, ND 58505  
(701) 328-2440