

STATE OF NORTH DAKOTA  
BEFORE THE INSURANCE COMMISSIONER

|                  |   |                    |
|------------------|---|--------------------|
| In the Matter of | ) |                    |
|                  | ) | CONSENT ORDER      |
| Joshua Mitchell, | ) |                    |
| NPN 17171427,    | ) | CASE NO. AG-17-698 |
|                  | ) |                    |
| Respondent.      | ) |                    |

**TO: Joshua Mitchell, Liberty Mutual Insurance Company 24021 East Mission Avenue, Liberty Lake, WA 99019-9529**

Insurance Commissioner Jon Godfread (“Commissioner”) has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department (“Department”) regarding the conduct of Joshua Mitchell, NPN 17171427 (“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. § 26.1-26-45.1(1).

2. N.D.C.C. § 26.1-26-45.1 states, in part:

**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.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since February 7, 2014.

4. On or about November 7, 2016, Respondent submitted an application to renew his nonresident insurance producer license in North Dakota. Respondent answered "yes" to background question 2 relating to being named or involved as a party in an administrative proceeding regarding any professional or occupational license. Respondent provided information relating to administrative actions taken by the States of California and Virginia. A background investigation revealed that on August 9, 2015, California took administrative action against Respondent and issued a restricted license with a probation period of three years due to his criminal history. The California administrative action should have been reported by September 9, 2015, and it was not reported until March 7, 2016. Respondent's failure to report an administrative action within 30 days is in violation of N.D.C.C. § 26.1-26-45.1(1).

5. Respondent's actions constitute violations of N.D.C.C. § 26.1-26-45.1(1).

6. Respondent acknowledges that at the time of signing the Consent to Entry of Order, he 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.

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

8. 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 agrees to pay a fine in the amount of \$100 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.

2. 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 22<sup>nd</sup> day of February, 2017.



Jon Godfread  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Joshua Mitchell**, 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 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 17 day of February, 2017.

  
Joshua Mitchell

County of Kootenai  
State of IDAHO

Subscribed and sworn to before me this 17th day of February, 2017.

  
Notary Public

My commission expires: 3-13-2020

