

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

<b>In the Matter of</b>	)	
	)	
<b>Skyler Musser,</b>	)	<b>CONSENT ORDER</b>
<b>NPN 17282180,</b>	)	<b>CASE NO. AG-16-688</b>
	)	
<b>Respondent.</b>	)	

**TO: Skyler Musser, 2325 West Gambit Trail, Phoenix, AZ 85085**

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 Skyler Musser, NPN 17282180 ("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. § 26.1-26-42(1).

2. N.D.C.C. § 26.1-26-42 states, in part:

The commissioner may suspend, revoke, place on probation, or refuse to continue or refuse to issue any license issued under this chapter if, after notice to the licensee and hearing, the commissioner finds as to the licensee any of the following conditions:

1. A materially untrue statement in the license application.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since June 10, 2014.

4. On or about September 2, 2016, Respondent applied to renew her nonresident insurance producer license. A background investigation revealed that Respondent was convicted of Disorderly Conduct Fighting in 2011. The conviction should have been disclosed on Respondent's initial application in 2014 and it was not. On the initial application in 2014, she answered "no" to background question 1A which asks if the applicant has ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are currently charged with committing a misdemeanor. Respondent's failure to disclose the criminal conviction on a license application is in violation of N.D.C.C. § 26.1-26-42(1).

5. Respondent's actions constitute violations of N.D.C.C. § 26.1-26-42(1).

6. Respondent acknowledges that at the time of signing the Consent to Entry of Order, she 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 producer 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 16<sup>th</sup> day of February, 2017.

  
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Jon Godfread  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER


The undersigned, **Skyler Musser**, states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she 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 she 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 13 day of February, 2017.

  
\_\_\_\_\_  
Skyler Musser

Subscribed and sworn to before me this 13 day of February, 2017.

  
\_\_\_\_\_  
Notary Public

County of Maricopa  
State of AZ

My commission expires: 11-11-2020

