STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	
	)	**CONSENT ORDER**
Jan Vetter,	)	
NPN 663197,	)	**CASE NO. AG-16-607**
	)	
Respondent.	)	

TO: Jan Vetter, 3306 Sheyenne Street, Suite 218, West Fargo, ND 58078

Insurance Commissioner Adam Hamm ("Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department ("Department") regarding the conduct of Jan Vetter, NPN 663197 ("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. §§ 26.1-26-15 and 26.1-26-45.1(2).

2. N.D.C.C. § 26.1-26-15 requires that an applicant for any license must be deemed by the Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

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

26.1-26-45.1. Reporting of actions.

. . .

2. Within thirty days after a criminal conviction, an insurance producer shall report to the commissioner any criminal conviction of the insurance producer taken in any jurisdiction. The report must include a copy of the initial complaint, the order issued by the court, and any other relevant legal documents.

4. Respondent has been licensed as a resident insurance producer in North Dakota since March 1, 1996.

5. According to information received by the Department, on or about January 18, 2016, Respondent submitted a business entity application to license Jan Vetter Crop Insurance Agency, LLC. While processing the application, it was discovered that Respondent, who was named owner and designated responsible licensed producer on the application, was convicted of DUI/APC on June 9, 2014. The conviction should have been reported to the Department by July 9, 2014, and it was not. Respondent was previously issued a letter of admonishment on August 11, 2010, for her failure to self-report a 2002 DUI within 30 days. Respondent's failure to report a criminal conviction within 30 days is a violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(2).

6. Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(2).

7. 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.

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

9. 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 $200 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 8th day of March, 2016.

Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Jan Vetter**, 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 3RD day of March, 2016.

Jan Vetter

County of Cass
State of North Dakota

Subscribed and sworn to before me this 3rd day of March, 2016.

Notary Public

My commission expires: June 24, 2021

BREONNA KELLER
Notary Public
State of North Dakota
My Commission Expires June 24, 2021

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NORTH DAKOTA
INSURANCE DEPARTMENT