

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	
Ryan Brems,)	AMENDED CONSENT ORDER
NPN 2194245,)	
)	CASE NO. AG-16-606
Respondent.)	

TO: Ryan Brems, and his attorney, Aubrey Fiebelkorn-Zuger, Fredrikson & Byron, P.A., 51 Broadway, Suite 400, Fargo, ND 58102-4991

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 Ryan Brems, NPN 2194245 (“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(2).

2. 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.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since September 22, 2015.

4. According to information received by the Department, on or about January 27, 2016, Respondent submitted documentation to the National Insurance Producer Registry Attachment Warehouse regarding a conviction for Disorderly Conduct and Public Intoxication on November 15, 2015. The conviction should have been reported to the Department by December 15, 2015, and it was not. Respondent's failure to report a criminal conviction within 30 days is a violation of N.D.C.C. § 26.1-26-45.1(2).

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

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 30th day of March, 2016.



Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Ryan Brems**, 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 22 day of March, 2016.


Ryan Brems

County of Linn
State of Iowa

Subscribed and sworn to before me this 22 day of March, 2016.


Notary Public
My commission expires: 01/11/2019

