

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Insurance Consulting Services, LLC,)	
FEIN 20-3203122-01,)	FILE NO. AG-09-254
)	
Respondent.)	

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

1. As a result of information obtained by the North Dakota Insurance Department (hereinafter "Department") regarding the conduct of Stephanie Ann Montague, NPN 10999269, DOB 1/5/1969, an individual who does not hold a North Dakota insurance producer's license, and Insurance Consulting Services, LLC, FEIN 20-3203122-01, the Commissioner has considered issuing a cease and desist order regarding the conduct of Insurance Consulting Services, LLC (hereinafter "Respondent") as alleged below and regarding the imposition of a civil penalty or any other action the Commissioner deems necessary. Respondent's conduct is alleged to be in violation of N.D.C.C. § 26.1-26-43.

2. N.D.C.C. § 26.1-26-43 states:

26.1-26-43. License suspension, revocation, or refusal - Business entity - Additional ground. The license of a business entity may be suspended, revoked, or refused if the commissioner finds, after hearing, that an individual licensee's violation was known or should have been known by one or more of the partners, officers, or managers acting on behalf of the business entity and the violation was not reported to the commissioner nor corrective action taken in relation to the violation.

3. The Commissioner has come into information which alleges that Stephanie Montague, an officer, director or employee of Respondent, did, by email, on or about January 23, 2009, in Stark County, North Dakota, solicit insurance from the Mackoff Kellogg Law Firm,

Dickinson, although she was not licensed for any line of authority in North Dakota under N.D.C.C. Ch. 26.1-26, in violation of N.D.C.C. § 26.1-26-03.

4. Respondent knew or should have known of Stephanie Montague's action, did not report the action to the Commissioner, and did not take corrective action.

5. Respondent's action or omission in paragraph 4 above constitutes a violation of N.D.C.C. § 26.1-26-43.

6. Respondent's action in violation of N.D.C.C. § 26.1-26-43 is grounds for imposition of a civil penalty pursuant to N.D.C.C. § 26.1-26-50, which states in relevant part:

26.1-26-50. (Effective through December 31, 2009) Civil penalty for violation of chapter. In addition to or in lieu of any applicable denial, suspension, or revocation of a license, any person violating this chapter may, after hearing, be subject to a civil fine of not less than one hundred dollars nor more than one thousand dollars.

7. Respondent acknowledges that at the time of signing the Consent to Entry of Order, it was aware of or had been advised of its rights 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. The parties acknowledge this Order is a compromise of disputed claims, and the monetary payment is not to be construed as an admission of the allegations on the part of Respondent. Respondent denies the allegations and merely intends to avoid litigation.

10. There are no covenants, promises, undertakings, or understanding other than as specifically set forth in this Order.

11. Respondent consents to the Commissioner's continuing jurisdiction over it regarding any issues which may subsequently arise related to Respondent's activities.

12. For purposes of resolving this matter, without further administrative proceedings, Respondent and the Commissioner have agreed to enter into the following order.

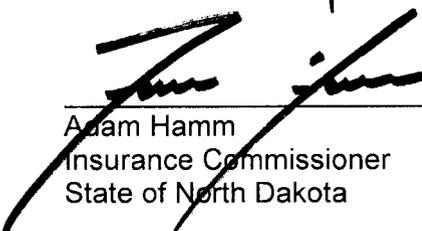
NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent agrees to pay a fine in the amount of \$500 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within five business days of the effective date of this Order.

2. Respondent agrees to develop and submit to the Commissioner for prior approval a remediation plan setting out the corrective actions Respondent will implement and maintain to prevent future violations of the sort alleged in this Consent Order. The Commissioner will not unreasonably withhold his consent from a properly submitted remediation plan.

3. 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 25th day of January, 2010.



Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, a person authorized to sign on behalf of **Insurance Consulting Services, LLC**, states that the signer has read the foregoing Consent Order, that the signer knows and fully understands its contents and effect; that Insurance Consulting Services, LLC has been advised of its right to a hearing in this matter, its right to be represented by legal counsel, its right to present evidence and arguments to the Commissioner, and its right to

appeal from an adverse determination after hearing; and that by the signing of this Consent to Entry of Order Insurance Consulting Services, LLC waives those rights in their entirety, and consents to entry of this Order by the Insurance Commissioner. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either expressed or implied

DATED this 21st day of January 2010

Ronald M. Hane

Name

Owner

Title

Subscribed and sworn to before me

this 21st day of January, 2010

Kimberly Shelton

Notary Public

State of Colorado

County of Denver

My commission expires 2/29/2012

