STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	**FINDINGS OF FACT,**
	)	**CONCLUSIONS OF LAW,**
Keisha Holley,	)	**AND DEFAULT ORDER**
NPN 17036402,	)	
	)	**CASE NO. AG-15-544**
Respondent.	)	

TO: Keisha Holley, 1203 Faversham Lane, Rock Hill, SC 29730-7063

On June 29, 2015, a Complaint for Revocation of License was filed with the Insurance Commissioner by Kelvin W. Zimmer, Director of Producer Licensing for the North Dakota Insurance Department, alleging Keisha Holley, NPN 17036402 ("Respondent"), committed various violations of North Dakota insurance statutes.

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on June 29, 2015. Delivery of the certified mail was accepted on July 15, 2015. Proof of service of the Complaint is annexed to these Findings. Respondent failed to answer the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e). As such, on August 26, 2015, an Application for Default Order was made deeming the allegations made in the Complaint to be admitted pursuant to N.D.C.C. § 28-32-30.

Based on the allegations made in the Complaint and on the evidence presented in the Affidavits filed in support of the Complainant's Application for Default Order, the following Findings of Fact, Conclusions of Law, and Default Order are entered:

FINDINGS OF FACT

I

Respondent is presently, and has at all times pertinent to this action, been an insurance producer licensed in North Dakota.

II

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on June 29, 2015. Delivery of the certified mail was accepted on July 15, 2015. Respondent failed to provide a written response to the Complaint.

III

Respondent has not answered the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e).

IV

Respondent has been licensed as a nonresident insurance producer in North Dakota since September 11, 2013.

V

According to information received by the Department, on or about November 6, 2013, South Carolina fined Respondent $300 for failing to make a required disclosure on an application. Respondent failed to report the South Carolina administrative action within 30 days to the Department in violation of N.D.C.C. § 26.1-26-45.1.

VI

According to information received by the Department, on or about December 9, 2013, Virginia revoked Respondent's nonresident producer license for failure to report other states' actions and for failing to respond. Respondent failed to report the Virginia

administrative action within 30 days to the Department in violation of N.D.C.C. § 26.1-26-45.1.

VII

According to information received by the Department, on or about February 12, 2015, Delaware revoked Respondent's nonresident insurance producer license for failing to report other states' actions. Respondent failed to report the Delaware administrative action within 30 days to the Department in violation of N.D.C.C. § 26.1-26-45.1.

VIII

On or about February 12 and March 11, 2015, emails were sent to Respondent's address on file requesting information relating to the South Carolina, Virginia, and Delaware administrative actions. The emails both came back as "delivery has failed". On or about March 16, 2015, a letter was sent to Respondent's address on file requesting information relating to the South Carolina, Virginia, and Delaware administrative actions. The letter was returned to the Department with no response. On or about April 9, 2015, a letter was sent by certified mail, return receipt requested, to Respondent's address on file requesting information relating to the South Carolina, Virginia, and Delaware administrative actions. Respondent accepted delivery of the certified mail on April 13, 2015. Respondent failed to respond to the request within 20 days. Respondent's failure to respond to a written request for information by the Department within 20 days is a violation of N.D.C.C. § 26.1-26-42(14).

IX

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(14), and 26.1-26-45.1 and are grounds for revocation of Respondent's insurance producer license.

CONCLUSIONS OF LAW

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.

2. Because of her failure to answer the Complaint within 20 days of its proper service, Respondent is in default under N.D.C.C. § 28-32-30.

3. Because Respondent is in default, the allegations in the Complaint are deemed admitted pursuant to N.D.C.C. § 28-32-30.

4. Respondent's violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(14), and 26.1-26-45.1 are grounds for revocation of her insurance producer license.

5. Under N.D.C.C. § 26.1-26-42, the Commissioner of Insurance has authority to revoke Respondent's producer license for the violations cited above.

DEFAULT ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, IT IS ORDERED that the North Dakota insurance producer license of Keisha Holley, NPN 17036402, be **REVOKED** effective after the time for filing a motion to vacate a Default Order pursuant to N.D.C.C. § 28-32-30 expires.

DATED at Bismarck, North Dakota, this 27th day of August, 2015.

Adam Hamm
Commissioner
N.D. Insurance Department
600 East Boulevard Avenue
Bismarck, ND 58505
(701) 328-2440

TO: Keisha Holley
1203 Faversham Lane
Rock Hill, SC 29730-7063

SENDER: Jeff Ubben

REFERENCE: Keisha Holley

9314 8699 0430 0014 5151 36

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	1.42
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Keesha Holley

Date: July 17, 2015

Nancy Brady:

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Signature of Recipient : Mildred Barber

Mildred Barber

Address of Recipient :

1203 Farnsham Ln

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