STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	**FINDINGS OF FACT, CONCLUSIONS OF LAW, AND DEFAULT ORDER**
Darrin M. Edwards, NPN 8271834,	)	
Respondent.	)	**CASE NO. AG-13-424**

TO: Darrin M. Edwards, 6116 114th Avenue North, Champlin, MN 55316-2948

On November 19, 2013, 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 Darrin M. Edwards, NPN 8271834 ("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 November 20, 2013. The mailing was returned to the Department marked "Return to Sender – Unable to Forward" on March 4, 2014. 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 March 24, 2014, 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 November 19, 2013. The mailing was returned to the Department marked "Return to Sender – Unable to Forward" on March 4, 2014. 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

According to information received by the Department, on December 28, 2011, Respondent's nonresident producer license was suspended by the Arkansas Insurance Department for failing to have an active resident license in the State of Minnesota. Respondent failed to disclose the Arkansas action to the Department within 30 days in violation of N.D.C.C. § 26.1-26-45.1.

V

According to information received by the Department, on May 15, 2012, Respondent was ordered by the Utah Insurance Department to pay a $500 fine for failing to respond to a request by the Utah Insurance Department. Respondent failed to disclose the Utah action to the Department within 30 days in violation of N.D.C.C. § 26.1-26-45.1.

VI

According to information received by the Department, on December 26, 2012, Respondent entered into an Agreement for Surrender of License in Lieu of Administrative Action with the Utah Insurance Department. The Order vacated and dismissed the May 15, 2012, administrative action. Respondent failed to disclose the December 26, 2012, Utah action to the Department within 30 days in violation of N.D.C.C. § 26.1-26-45.1.

VII

On September 30, 2013, a Consent Order was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested. The mailing was returned to the Department marked "Unclaimed" on November 1, 2013. Respondent failed to respond to the Consent Order within 20 days.

VIII

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15 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 his 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 and 26.1-26-45.1 are grounds for revocation of his 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 Darrin M. Edwards, NPN 8271834, 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 25th day of March, 2014.

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

TO: Mr. Darrin M. Edwards
6116 114th Avenue North
Champlin, MN 55316-2948

SENDER: Nancy Brady

REFERENCE: Darrin M. Edwards

7196 9008 9040 2150 9262

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	0.66
	Certified Fee	3.10
	Return Receipt Fee	1.25
	Restricted Delivery	0.00
	Total Postage & Fees	5.01

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
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11/20/13

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Look Up a ZIP Code
Hold Mail
Change of Address

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Have questions? We're here to help.

Tracking Number: 71969008904021509262

Product & Tracking Information

Postal Product:

Features:
Certified Mail™

Available Actions

DATE & TIME	STATUS OF ITEM	LOCATION
March 4, 2014 , 10:21 am	**Delivered**	**BISMARCK, ND 58505**
March 4, 2014 , 1:50 am	Arrival at Unit	BISMARCK, ND 58504
February 27, 2014	Depart USPS Sort Facility	FARGO, ND 58102
February 27, 2014, 5:35 pm	Processed through USPS Sort Facility	FARGO, ND 58102
February 26, 2014, 12:30 am	Processed through USPS Sort Facility	DENVER, CO 80266
February 25, 2014	Depart USPS Sort Facility	DENVER, CO 80266
February 25, 2014 , 3:53 pm	Processed through USPS Sort Facility	DENVER, CO 80266
February 14, 2014 , 10:01 am	Unclaimed	CHAMPLIN, MN 55316
January 28, 2014 , 6:20 am	Available for Pickup	CHAMPLIN, MN 55316

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RETURN RECEIPT (ELECTRONIC)

UNITED STATES POSTAGE

02 1R $0
0002001413 NOV
MAILED FROM ZIP CO

ADAM HAMM
COMISSIONER OF INSURANCE
STATE OF NORTH DAKOTA
600 East Boulevard Avenue - Dept 401
Bismarck, North Dakota 58505-0320

RETURN SERVICES REQUESTED

MR DARRIN M EDWARDS
6116 114TH AVE N
CHAMPLIN MN 55316-2948

NL
11/22

1/28
2/8

NIXIE 553163004-1N 02/25/14

RETURN TO SENDER
UNABLE TO FORWARD
UNABLE TO FORWARD
RETURN TO SENDER