

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	FINDINGS OF FACT,
)	CONCLUSIONS OF LAW,
Cassandra Ott,)	AND DEFAULT ORDER
NPN 17186915,)	
)	CASE NO. AG-14-485
Respondent.)	

TO: Cassandra Ott, 2374 North Windsong Court, Apt. 204, Virginia Beach, VA 23455

On September 8, 2014, 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 Cassandra Ott, NPN 17186915 ("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 September 9, 2014. The mailing was returned to the Department marked "Return to Sender" on September 29, 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 November 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 September 9, 2014. The mailing was returned to the Department marked "Return to Sender" on September 29, 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

On or about June 13, 2014, the Department was notified by MetLife Insurance Company that Respondent's appointment with the company had been terminated effective May 17, 2014. The reason for the termination for cause was Respondent was applying discounts to policies, in which customers did not qualify, with the intent to reduce the premiums. Respondent's actions that led to the termination for cause are a violation of N.D.C.C. § 26.1-26-42(6).

V

On or about June 30, 2014, an email was sent to Respondent to the address on file with the Department requesting information relating to the termination for cause. Respondent failed to respond to the Department's request for information. 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).

VI

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(6) and (14) and are grounds for revocation of Respondent's insurance producer license.

CONCLUSIONS OF LAW

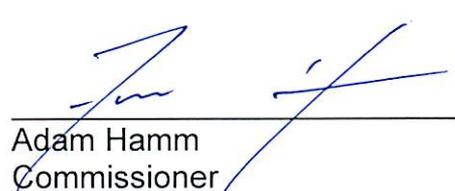
1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.
2. Because of her failure to answer the Complaint within 20 days of its proper service, Respondent is in default under N.D.C.C. § 28-32-30.
3. Because Respondent is in default, the allegations 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 and 26.1-26-42(6) and (14) 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 Cassandra Ott, NPN

17186915, 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 21st day of November, 2014.



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

TO: Ms. Cassandra Ott
2374 North Windsong Court, Apt. 204
Virginia Beach, VA 23455

SENDER: Nancy Brady

REFERENCE: Cassandra Ott

9314 8699 0430 0006 0605 38

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	1.19
	Certified Fee	3.30
	Return Receipt Fee	1.35
	Restricted Delivery	0.00
	Total Postage & Fees	5.84

USPS®
Receipt for
Certified Mail™

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

9/9/14

English

Customer Service

USPS Mobile

Register / Sign In



USPS Tracking™



Customer Service ›
Have questions? We're here to help.

Tracking Number: **9314869904300006060538**

Updated Delivery Day: **Monday, September 29, 2014**

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

Available Actions

Return Receipt Electronic

DATE & TIME	STATUS OF ITEM	LOCATION
September 29, 2014 , 10:27 am	Delivered	BISMARCK, ND 58505

Your item was delivered at 10:27 am on September 29, 2014 in BISMARCK, ND 58505

September 29, 2014 , 8:09 am	Out for Delivery	BISMARCK, ND 58504
September 29, 2014 , 7:59 am	Sorting Complete	BISMARCK, ND 58504
September 29, 2014 , 6:41 am	Arrived at Unit	BISMARCK, ND 58504
September 25, 2014 , 5:30 pm	Arrived at USPS Facility	FARGO, ND 58102
September 24, 2014 , 12:36 am	Departed USPS Facility	MERRIFIELD, VA 22081
September 23, 2014 , 6:45 pm	Arrived at USPS Facility	MERRIFIELD, VA 22081
September 13, 2014 , 5:28 am	Departed USPS Facility	NORFOLK, VA 23501
September 13, 2014 , 4:31 am	Arrived at USPS Facility	NORFOLK, VA 23501
September 12, 2014 , 8:38 pm	Departed USPS Facility	SANDSTON, VA 23150
September 12, 2014 , 10:10 am	Arrived at USPS Facility	SANDSTON, VA 23150
September 11, 2014 , 2:43 am	Departed USPS Facility	FARGO, ND 58102
September 10, 2014 , 11:09 pm	Arrived at USPS Facility	FARGO, ND 58102
September 10, 2014 , 5:30 am	Departed USPS Facility	BISMARCK, ND 58504
September 9, 2014 , 9:42 pm	Arrived at USPS Facility	BISMARCK, ND 58504
September 8, 2014	Pre-Shipment Info Sent to USPS	