STATE OF NORTH DAKOTA

INSURANCE DEPARTMENT

IN THE MATTER OF:	)	
	)	
Frederick Paul Skoda	)	**ORDER**
NPN 16361246	)	
	)	**OAH File No. 20140026**
	)	

. . . . . .

The evidence of record has been considered and appraised. **IT IS ORDERED** that the Recommended Findings of Fact and Conclusions of Law of the Administrative Law Judge are adopted as the North Dakota Insurance Commissioner's Findings of Fact and Conclusions of Law in this matter. **IT IS FURTHER ORDERED** that the Recommended Order of the Administrative Law Judge is adopted as the North Dakota Insurance Commissioner's final Order in this matter.

IT IS ORDERED that the North Dakota Insurance Commissioner's Cease and Desist Order against Frederick Paul Skoda, dated December 26, 2013, is permanent.

Dated at Bismarck, North Dakota, this 28 day of April, 2014.

Adam Hamm
Commissioner
North Dakota Insurance Department
600 East Boulevard Avenue, Dept. 401
Bismarck, North Dakota 58505
Telephone: (701) 328-2440