STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	**FINDINGS OF FACT,**
	)	**CONCLUSIONS OF LAW,**
William Ruiz de Castilla,	)	**AND DEFAULT ORDER**
NPN 1055835,	)	
	)	**CASE NO. AG-15-580**
Respondent.	)	

TO: William Ruiz de Castilla, 7618 Braun Bend, San Antonio, TX 78250

On November 24, 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 William Ruiz de Castilla, NPN 1055835 ("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 24, 2015. Delivery of the certified mail was accepted on November 28, 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 January 7, 2016, 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 24, 2015. Delivery of the certified mail was accepted on November 28, 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 June 6, 2014.

V

According to information obtained by the Department, on or about May 22, 2015, Virginia revoked Respondent's nonresident insurance producer license. The Virginia administrative action should have been reported to the Department by June 22, 2015, and it was not. Respondent's failure to report the Virginia administrative action within 30 days is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(1).

VI

During a review of Respondent's North Dakota record, it was discovered that South Dakota denied a license to Respondent on February 17, 1998. The South Dakota administrative action should have been disclosed on Respondent's initial application in 2014

and it was not. Respondent's failure to completely disclose all administrative actions on a license application is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1).

VII

During a review of Respondent's North Dakota record, it was discovered that South Dakota granted a license to Respondent through a Consent Order dated October 3, 2014. This action should have been reported to the Department by November 3, 2014, and it was not. Respondent's failure to report the South Dakota administrative action within 30 days is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(1).

VIII

On or about July 2, 2015, a letter was sent to Respondent at his mailing address on file with the Department requesting information relating to the Virginia and South Dakota administrative actions. Respondent failed to respond to the request for information within 20 days. On or about August 5, 2015, a letter was sent by certified mail, return receipt requested, to Respondent at his mailing address on file with the Department requesting the same information. The letter was returned to the Department marked "Return to Sender – Unclaimed – Unable to Forward". 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. §§ 26.1-26-15 and 26.1-26-42(14).

IX

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(1) and (14), and 26.1-26-45.1(1) and are grounds for revocation of Respondent's insurance agent 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, 26.1-26-42(1) and (14), and 26.1-26-45.1(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 William Ruiz de Castilla, NPN 1055835, 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 7th day of January, 2016.

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

TO: Mr William Ruiz de Castilla
7618 Braun Bend
San antonio, TX 78250

SENDER: Jeff Ubben

REFERENCE: William Ruiz de Castilla

9314 8699 0430 0018 3037 53

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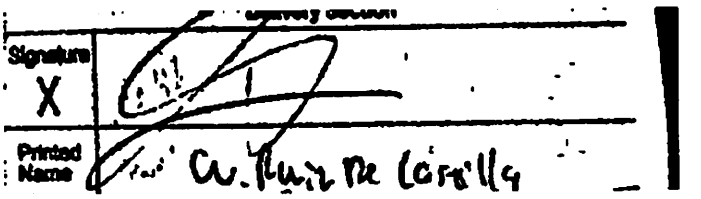

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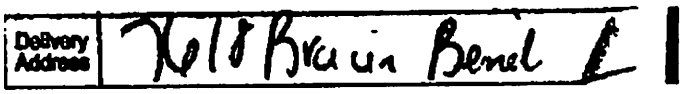

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