STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	
	)	**CONSENT ORDER**
Deborah Ryckman,	)	**CASE NO. AG-15-586**
NPN 8481272	)	
	)	
Respondent.	)	

TO: Deborah Ryckman, 505 East Main Avenue, Suite 100, Bismarck, ND 58501

Insurance Commissioner Adam Hamm ("Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department ("Department") regarding the conduct of Deborah Ryckman, NPN 8481272, an individual who has at all relevant times hereto held or held herself out as holding a valid insurance producer license in the State of North Dakota, the Commissioner has considered initiating administrative proceedings regarding Respondent's conduct as alleged below and regarding the imposition of a civil penalty or any other action the Commissioner deems necessary. Respondent's conduct is alleged to be in violation of N.D.C.C. §§ 26.1-04-02, 26.1-04-03(2), and 26.1-26-03.

2. N.D.C.C. § 26.1-04-02 states:

> **26.1-04-02. Unfair methods of competition or unfair and deceptive acts or practices prohibited.** A person may not engage in this state in any trade practice defined in this chapter as, or determined pursuant to this chapter to be, an unfair method of competition or an unfair or deceptive act or practice in the business of insurance.

3. N.D.C.C. § 26.1-04-03 states, in relevant part:

> **26.1-04-03. Unfair methods of competition and unfair or deceptive acts or practices defined.** The following are unfair methods of competition and unfair and deceptive acts or practices in the business of insurance:
>
> . . .
>
> 2. False information and advertising generally. Making, publishing, disseminating, circulating, or placing before the public . . . an advertisement . . . containing any assertion, representation, or statement with respect to the business of insurance or with respect to any person in the conduct of that person's insurance business, which is untrue, deceptive, or misleading.

4. N.D.C.C. § 26.1-26-03 states:

> **26.1-26-03. License required – Acting as insurance producer or consultant without license prohibited - Penalty.** No person may act or hold oneself out to be an insurance producer, insurance consultant, or surplus lines insurance producer unless licensed under this chapter. A person may not sell, solicit, or negotiate insurance in this state for any class of insurance unless the person is licensed for that line of authority in accordance with this chapter. Any person willfully violating this section is guilty of a class C felony.

5. Employees of the Department have investigated the alleged conduct of Respondent concerning this matter.

6. On September 13, 2015, an advertisement appeared in the Bismarck Tribune which stated "Ryckman on board" and announced Ameriprise Financial Services, Inc., in Bismarck had hired Debora Ryckman and that Ryckman held "Series 7, Series 66 and insurance licenses." Ryckman did not possess a valid insurance producer license in the State of North Dakota at the time the advertisement was

published. Ryckman did not obtain a North Dakota resident insurance producer's license until November 12, 2015.

7. Respondent violated N.D.C.C. §§ 26.1-04-02, 26.1-04-03, and 26.1-26-03 when she held herself out as a licensed insurance producer in the State of North Dakota and allowed the September 13, 2015, advertisement to be purchased and placed at a time when Respondent did not hold a valid insurance producer license in the State of North Dakota.

8. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D.C.C. § 28-32-22. For purposes of resolving this matter, without further administrative proceedings, Respondent and the Commissioner have agreed to enter into the following Order.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent Deborah Ryckman, NPN 8481272, agrees to pay a fine of $250 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within 30 business days of the effective date of this Order.

2. The use of this Consent Order for competitive purposes by an insurance agent or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED at Bismarck, North Dakota, this 1st day of March, 2016.

Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Deborah Ryckman,** states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and arguments to the Commissioner, and the right to appeal from an adverse determination after hearing; and that by the signing of this Consent to Entry of Order she waives those rights in their entirety, and consents to entry of this Order by the Commissioner. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either expressed or implied.

DATED this 29th day of February, 2016.

Deborah Ryckman

Deborah Ryckman

Subscribed and sworn to before me this 29 day of February, 2016.

Norma Geiger

Notary Public

State of North Dakota

County of Burleigh

My commission expires: 7-14-2021

NORMA GEIGER
Notary Public
State of North Dakota
My Commission Expires July 14, 2021