STATE OF NORTH DAKOTA

BEFORE THE COMMISSIONER OF INSURANCE

In the Matter of	)	
	)	**FINDINGS OF FACT, CONCLUSIONS**
Meghan Morofsky,	)	**OF LAW, AND DEFAULT ORDER**
NPN 18975606	)	
	)	**CASE NO. AG-26-922**
Respondent.	)	

TO: Meghan Morofsky, NPN 18975606
mmorofsky@millenniumhealthadvisors.com

1. On March 18, 2026, a Complaint for Revocation of License was filed with the Insurance Commissioner by Susan Daou, Director of Producer Licensing for the North Dakota Insurance and Securities Department ("Department"), alleging Meghan Morofsky, NPN 18975606, committed various violations of North Dakota insurance statutes.

2. The Complaint was electronically mailed to Respondent at the address on file with the Department on March 18, 2026. 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 April 27, 2026, 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. Pursuant to N.D.C.C. § 26.1-26-22, a nonresident producer is served upon electronic mailing.

3. 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

4. Respondent is presently, and has at all times pertinent to this action, been a licensed North Dakota nonresident insurance producer

5. On or about January 14, 2026, the Department received and reviewed a complaint containing allegations of misconduct by Respondent when conducting the business of insurance in North Dakota.

6. On or about January 27, 2026, the Department sent Respondent an electronic mail message to mmorofsky@millenniumhealthadvisors.com requesting a response to the allegations contained within the complaint. Respondent was advised of the statutory duty to respond to such a written request within twenty days. To date, Respondent has not responded to this message.

7. On or about February 18, 2026, the Department sent Respondent another electronic mail message to mmorofsky@millenniumhealthadvisors.com again requesting Respondent provide information in response to the complaint's allegations. Again, Respondent was advised of the statutory duty to respond to such a written request within twenty days, and Respondent was given an additional seven days to respond, per the message. To date, Respondent has not responded to this message.

8. On or about February 27, 2026, the Department called the phone number provided by Respondent in an attempt to obtain information about the complaint's

allegations. Respondent did not answer, so the Department left Respondent a voicemail. To date, Respondent has not responded to this phone call.

9. The Complaint was electronically mailed to Respondent at the address on file with the Department on March 18, 2026. Respondent failed to provide a written response to the Complaint.

10. Respondent has not answered the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e).

CONCLUSIONS OF LAW

11. Respondent was properly served the Complaint in accordance with N.D.C.C. § 26.1-26-22 and the North Dakota Rules of Civil Procedure.

12. 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.

13. Because Respondent is in default, the allegations in the Complaint are deemed admitted pursuant to N.D.C.C. § 28-32-30.

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

15. 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

16. Based on the foregoing Findings of Fact and Conclusions of Law, IT ISORDERED that the North Dakota insurance producer license of Meghan Morofsky, NPN 18975606, 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 27th day of April, 2026.

Jon Godfread, Insurance Commissioner
North Dakota Insurance & Securities Department
600 East Boulevard Avenue
Bismarck, ND 58505
(701) 328-2440