STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	
	)	**ORDER REVOKING LICENSE**
Shannon LeFebre	)	
NPN 8307353	)	**CASE NO. AG-26-917**
	)	
Respondent.	)	

TO: Shannon LeFebre, 405 8th St N, Hettinger, North Dakota 58639
slefebre@ft.newyorklife.com, shannonlefebre@hotmail.com

Insurance Commissioner Jon Godfread (hereinafter "Commissioner") has determined as follows:

1. The Commissioner has authority in this matter pursuant to N.D.C.C. § 26.1-26-15, which states:

> **License requirement – Character.** An applicant for any license under this chapter must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

FINDINGS OF FACT

2. Shannon LeFebre, NPN 8307353 (hereinafter "Respondent"), holds a North Dakota resident insurance producer license issued under N.D.C.C. ch. 26.1-26.

3. On August 15, 2025, the Department received Respondent's application to add additional lines of authority to her existing insurance producer license. The Department

performed a background check on Respondent and found two outstanding judgments against her totaling $15,117.62.

4. The Department has an internal policy limit of $5,000 of judgment debt that is allowed before a payment plan is required for an application for a new license or to add additional lines of authority to an existing license.

5. Upon request, Respondent provided the Department with information regarding the debts. That information included a scheduled payment plan to settle those debts with the debts projected to either be paid in full or to be paid to under the aforementioned $5,000 threshold by July 21, 2027.

6. Based on the foregoing, the Department offered Respondent a conditional license agreement (hereinafter "Agreement") wherein Respondent agreed to certain conditions for a probationary period of two years and sixty-one days in order for her to obtain a conditional license for the additional lines of authority she applied for. <ins>See</ins> Exhibit 1.

7. On August 18, 2025, Respondent signed the Agreement. Respondent returned the notarized Agreement to the Department thereafter.

8. In the Agreement, Respondent agreed to inform the Commissioner of any criminal charges against her within ten business days of Respondent acquiring notice of such charges.

9. In the Agreement, Respondent agreed to inform the Commissioner of any collection action taken against her within ten business days of Respondent acquiring notice of such charges.

10. In the Agreement, Respondent agreed to inform the Commissioner of any judgment entered against her within thirty days of the entry of such judgment.

11. In the Agreement, Respondent agreed that the Commissioner may, in his sole and absolute discretion, and without notice, issuance of a complaint, or a hearing, revoke Respondent's conditional license if the Commissioner learned Respondent had not complied with the terms of the Agreement.

12. The Department became aware that on November 7, 2025, Respondent was charged with three counts of terrorizing and three counts of false report to law enforcement, reflected in 01-2025-CR-41. On November 10, 2025, Respondent was arrested for such criminal charges. The latest date to report these charges to the Commissioner per the Agreement was November 25, 2025. To date, Respondent has not informed the Commissioner of these criminal charges.

13. The Department became aware that on December 11, 2025, Respondent was served personally via sheriff with criminal complaints for 01-2025-CR-44 and -45. These are both misdemeanor charges for insufficient funds. The latest date to report these charges to the Commissioner per the Agreement was December 26, 2025. To date, Respondent has not informed the Commissioner of these criminal charges.

14. The Department became aware that on December 11, 2025, Respondent was served personally via sheriff with a civil collection action, reflected in 01-2026-CV-2. The latest date to report this collection action to the Commissioner per the Agreement was December 26, 2025. To date, Respondent has not informed the Commissioner of this collection action.

15. The Department became aware that on January 5, 2026, a judgment in the amount of $7,114.42 was entered against Respondent in 01-2026-CV-2. The latest date to report

this judgment to the Commissioner per the Agreement was February 4, 2026. To date, Respondent has not informed the Commissioner of this judgment.

16. The Department became aware that on January 14, 2026, Respondent was served personally via sheriff with a civil collection action, reflected in 01-2026-CV-24. The latest date to report this collection action to the Commissioner per the Agreement was January 29, 2026. To date, Respondent has not informed the Commissioner of this collection action.

CONCLUSIONS OF LAW

17. Respondent agreed by signing the Agreement that the Department may revoke license if any of the terms of the Agreement had been violated. Respondent's failures to inform the Department within ten days of her multiple criminal charges and the civil collection action taken against her are violations of the terms of the Agreement, for which the Commissioner may revoke Respondent's license.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Respondent having agreed to revocation of her license if she violated any of the terms of the Agreement; and Respondent's failure to report multiple criminal charges; and Respondent's failure to report civil collection actions taken against her; and Respondent's failure to report a judgment entered against her; and the Commissioner having concluded that Respondent violated the laws of the State of North Dakota and the terms of her Agreement; and in accordance with the terms of the Agreement signed by Respondent, Respondent's North

Dakota resident insurance producer license is hereby **REVOKED**.

This Order is effective this 11th day of February, 2026.

Jon Godfread, Insurance Commissioner
North Dakota Insurance & Securities Department
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Bismarck, North Dakota 58505
(701) 328-2440