



2. When completing the homeowner's application for insured Christopher Roman, Respondent failed to properly review the application with the insured, resulting in improper information regarding the property condition and the insured's criminal background being checked or listed on the application.

N.D.C.C. § 26.1-26-42(9) states, in relevant part:

**26.1-26-42. License suspension, revocation, or refusal -  
Grounds.**

The commissioner may suspend, revoke, place on probation, or refuse to continue or refuse to issue any license issued under this chapter if, after notice to the licensee and hearing, the commissioner finds as to the licensee any of the following conditions:

9. The licensee has forged another's name to an application for insurance.

3. Respondent acknowledges that he then signed Mr. Roman's name to the application for insurance without having obtained written consent to do so.

4. Respondent acknowledges that at the time of signing the Consent to Entry of Order, he is aware of or have been advised of the right to a hearing in this matter, to consult an attorney, to present argument to the Commissioner, to appeal from any adverse determination after a hearing, and Respondent expressly waives those rights.

5. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D.C.C. § 28-32-22.

6. There are no covenants, promises, undertakings, or understandings other than as specifically set forth in this Order.

7. Respondent consents to the Commissioner's continuing jurisdiction over him regarding this matter and any issues which may subsequently arise related to Respondent's activities.

8. For purposes of resolving this matter without further administrative proceedings, Respondent has agreed to enter into the following order.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent agrees to the Commissioner issuing a conditional license for a period of 24 months, effective the date this Order is signed by the Department. After expiration of 24 months, the license will remain conditional for 61 days, to allow the Department to determine whether the Respondent successfully completed probation or to enforce any violation of this agreement that occurred during the 24-month probationary period. After the aforementioned period of time has expired, the license will become unrestricted if no enforcement action has been initiated by this Department or another state's insurance regulatory body.

2. In lieu of revoking Respondent's resident producer license, Respondent shall pay a fine of \$500.00 to the Department in accordance with N.D.C.C. § 26.1-26-50. Respondent shall pay the fine within the 24 month conditional license period by money order, cashier's check, or credit card to the North Dakota Insurance Department. Furthermore, Respondent shall pay a minimum of \$100.00 a month, starting November 1, 2024, until the fine is paid in full.

3. Respondent agrees that during the time of the probation, he will fully comply with all the laws of this state, all lawful orders of the Commissioner, all the terms of this Order and the terms of any other agreement he enters into with the Commissioner.

4. Respondent agrees, during the 24 month conditional license period, without notice, the Commissioner may issue a complaint or a hearing, and may revoke,

suspend, or take such further action against the Respondent's license as may be deemed necessary, and in the sole discretion of the Commissioner, if:

- a. The Department learns that you have violated any terms of this agreement; or
- b. The Department receives a complaint against you from any source and after investigation of the merits of the charge, conviction, or complaint and after you have been afforded the opportunity to respond in writing, and after review of other factual information necessary, in the sole discretion of the Commissioner, the Commissioner concludes that you have violated the laws of the State of North Dakota or used fraudulent, coercive, or dishonest practices or are incompetent, untrustworthy, or financially irresponsible.

5. By entering into this Order, Respondent agrees that the Department's analysis and final decision regarding the merits of any allegations made is final.

6. Within 30 days of the effective date of this Order, Respondent agrees to report this Order to all state insurance regulatory authorities where Respondent holds a license to sell insurance.

7. Respondent agrees that any action taken by the Department under the terms of this Order is not appealable and by signing this agreement, hereby waives any right Respondent may have to appeal any action taken by the Department under the terms of this Order.

8. 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.

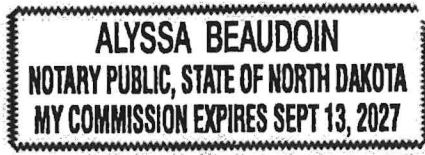
DATED at Bismarck, North Dakota, this 21<sup>st</sup> day of October, 2024.

  
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Jon Godfread  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Garrett Murphy**, states that he has read the foregoing Consent Order, that he knows and fully understands its contents and effect; that he 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 he 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.

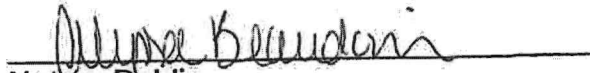
DATED this 15 day of October, 2024.



  
Garrett Murphy

County of Stark  
State of North Dakota

Subscribed and sworn to before me this 15 day of October, 2024.

  
Notary Public

My commission expires: Sept. 13, 2027