

**STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER**

**In the Matter of Sanford Health
Plan.**

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**Findings of Fact
Conclusions of Law
Order**

CASE NO. MC-24-887

INTRODUCTION

The North Dakota Insurance Department ("Department") has conducted a targeted market conduct examination of Sanford Health Plan ("Respondent").

Pursuant to N.D.C.C. § 26.1-03-19.4, on November 20, 2023, the examiner in charge presented to the Insurance Commissioner a written report of examination. On January 23, 2024, the verified examination report and notice of a ten-day opportunity to review the report and make written submissions or rebuttal was transmitted to Respondent's standard and electronic mail.

On January 24, 2024, the Department received Respondent's express acceptance of the verified examination report. The Insurance Commissioner, having fully considered and reviewed the examiner's report, enters the following Findings of Fact, Conclusions of Law, and Order.

FINDINGS OF FACT

The Commissioner specifically adopts as his findings of fact herein the market conduct examination report filed by the examiner in charge and verified on January 11, 2024, a copy of which is attached hereto and by this reference incorporated herein.

CONCLUSIONS OF LAW

Except as noted in the report, Respondent is in compliance with North Dakota laws, relative to its market conduct activities for the targeted areas examined.

ORDER

NOW, THEREFORE, based on the foregoing Findings of Fact and Conclusions of Law, it is hereby ordered that the market conduct examination report, verified by the Department's examiner on January 11, 2024, herein incorporated by reference, is adopted.

The use of this 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 this 29th day of January, 2024.



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Commissioner
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