

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

<b>In the Matter of</b>	)	
	)	<b>CONSENT ORDER</b>
<b>Joshua Panter,</b>	)	
<b>NPN 17506861,</b>	)	<b>CASE NO. AG-17-729</b>
	)	
<b>Respondent.</b>	)	

**TO: Joshua Panter, PO Box 457, Carmel, IN 46082-0457**

Insurance Commissioner Jon Godfread (“Commissioner”) has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department (“Department”) regarding the conduct of Joshua Panter, NPN 17506861 (“Respondent”), the Commissioner has considered scheduling a formal hearing to determine whether Respondent’s conduct as alleged constitutes a basis for imposition of a civil penalty or any other action the Commissioner deems necessary. As more fully described below, Respondent’s conduct is alleged to be in violation of N.D.C.C. § 26.1-26-45.1.

2. N.D.C.C. § 26.1-26-45.1 states, in part:

**26.1-26-45.1. Reporting of actions.**

1. An insurance producer shall report to the commissioner any administrative action taken against the insurance producer’s license in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the

matter. This report must include a copy of the order, consent to order, or other relevant legal documents.

2. Within thirty days after a criminal conviction, an insurance producer shall report to the commissioner any criminal conviction of the insurance producer taken in any jurisdiction. The report must include a copy of the initial complaint, the order issued by the court, and any other relevant legal documents.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since April, 29, 2015.

4. On or about July 7, 2017, Respondent informed the Department via letter of a June 2016 administrative action by Minnesota. A background investigation revealed that on or about April 13, 2017 Respondent failed to disclose the administrative action on his North Dakota renewal. Respondent's failure to report an administrative action within 30 days and failing to disclose the administrative action on an application is in violation of N.D.C.C. §§ 26.1-26-42(1) and 26.1-26-45.1(1).

5. Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-42(1) and 26.1-26-45.1(1).

6. Respondent acknowledges that at the time of signing the Consent to Entry of Order, he was aware of or had 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.

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


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 pay a fine in the amount of \$150 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within 20 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 25<sup>th</sup> day of August, 2017.

  
\_\_\_\_\_  
Jon Godfread  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Joshua Pater**, 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 16 day of August, 2017.

Joshua Pater  
Joshua Pater

County of Johnson  
State of IN

Subscribed and sworn to before me this 16 day of August, 2017.

A. Kimberly Keynon  
Notary Public

My commission expires:

