

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Great American Assurance Company,)	
FEIN 15-6020948,)	Case No. CO-18-751
)	
Respondent.)	

Insurance Commissioner Jon Godfread, hereinafter "Commissioner", has determined as follows:

1. The Commissioner has authority in this matter pursuant to N.D.C.C. § 26.1-01-03.
2. Great American Assurance Company, FEIN 15-6020948 ("Respondent"), is an insurance company that provides property and casualty insurance, is licensed under N.D.C.C. ch. 26.1-11 as a foreign corporation, and has been duly authorized to do business in North Dakota since April 1905.
3. Respondent is an Ohio domiciled property and casualty insurer and is authorized to do business in 51 jurisdictions.
4. The Commissioner has jurisdiction over the Respondent and the subject matter of this Consent Order, and this Consent Order is made in the public interest.
5. N.D.C.C. § 26.1-39.1-02 requires an insurer to file its certificates of insurance with the Commissioner before using the certificates of insurance.

A person may not prepare, issue, or require the issuance of a certificate of insurance on property, operations, or risks located in this state unless the certificate of insurance form has been filed with the commissioner by or on behalf of the insurer and has been approved by the commissioner. The

commissioner may designate as meeting the requirements of this section and not requiring further approval a standard certificate of insurance form, which may include a form promulgated and filed by a national insurance advisory organization, such as the association for cooperative research and development, the American association of insurance services, and the insurance services office.

6. On or about November 15, 2017, the North Dakota Insurance Department ("Department") learned that Respondent had been providing a certificate of insurance which had not been filed and approved with the Commissioner in violation of § 26.1-39.1-02.

7. On or about November 21, 2017, the Department requesting information regarding the certificate of insurance. No response was received.

8. On or about December 8, 2017, the Department made contact again requesting information regarding the certificate of insurance. On December 11, 2017, the Department was informed that the individual with the information was out of the office until the following day, December 12, 2017. No further response was received.

9. On or about December 14, 2017, the Department requested an update regarding the requested information. On December 16, 2017, a response was received but failed to provide complete and accurate information. This is a violation of N.D.C.C. § 26.1-02-03.

10. Respondent's violations of law constitute grounds for the Commissioner to impose a civil penalty pursuant to N.D.C.C. § 26.1-01-03.3 and issue an order to Respondent to cease and desist from using unapproved certificates of insurance in violation of N.D.C.C. § 26.1-39.1-02. Respondent's violations of law further constitute grounds upon which Respondent's Certificate of Authority may be revoked pursuant to N.D.C.C. § 26.1-11-08(2).

CONSENSUAL INFORMAL DISPOSITION

11. Respondent has been duly apprised of all allegations.

12. Respondent and the Commissioner have agreed to an informal disposition of this matter without entry of a Cease and Desist Order by the Commissioner or other further administrative proceedings, as provided by N.D.C.C. § 28-32-22, and enter into the following Consent Order.

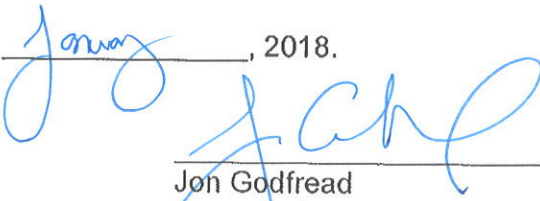
NOW, PURSUANT TO THE AGREEMENT OF THE PARTIES, IT IS HEREBY ORDERED THAT:

1. Respondent agrees to immediately stop its practice of using unapproved certificates of insurance and agree to immediately file all certificates of insurance as required by N.D.C.C. §26.1-39.1-02.

2. Respondent shall, in lieu of other disciplinary action against its Certificate of Authority, pay an administrative penalty in the sum of \$1,000 to the State of North Dakota within 30 days of the execution of this Order. Payment must be mailed to: North Dakota Insurance Department, 600 East Boulevard Avenue, Dept. 401, Bismarck, ND 58505.

3. The use of this Consent Order for competitive purposes by an insurance producer 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 the license or authority.

DATED this 11th day of January, 2018.



Jon Godfread
Commissioner
N.D. Insurance Department

CONSENT TO ENTRY OF ORDER

The undersigned, Stacy J. Hoffman on behalf of Great American Assurance Company (the Company), states that the undersigned has read the foregoing Consent Order and is authorized by the Company to consent to the entry of this order. The undersigned, on behalf of the Company, fully understands the contents and effect of the Consent Order. The Company has been advised of its right to be represented by legal counsel, to request a hearing in this matter, to present evidence and arguments to the Commissioner, and of its right to appeal from an adverse determination after hearing. By the signing of this Consent to Entry of Order the undersigned on behalf of the Company waives those rights in their entirety and consents to the entry of this Consent Order by the Insurance Commissioner and agrees to be bound by it. It is further expressly understood that this Consent Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

DATED this 10 day of January, 2018.

Great American Assurance Company

By: [Signature]

Print Name: Stacy J Hoffman

Title: Divisional Senior Vice President

Subscribed and sworn to before me this 10 day of January, 2018.

[Signature]
Notary Public

State of Pennsylvania
County of Chester

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Leigh Anne Hammond, Notary Public
Uwchlan Twp., Chester County
My Commission Expires Sept. 27, 2021
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

My Commission Expires: