

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Christopher Petschen,)	
NPN 19294481,)	CASE NO. AG-20-811
)	
Respondent.)	

TO: Christopher Petschen, 2701 S 26th St. Apt 14 Grand Forks, ND 58201

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 Christopher Petschen, NPN 19294481 ("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.

N.D.C.C. § 26.1-26 states, in part:

26.1-26-33. Notification of address change - Duty of licensee.

Every licensee shall notify the commissioner of any change in the licensee's residential or business address or legal name within thirty days of the change. Any licensee who ceases to maintain residency in this state shall deliver the insurance license to the commissioner by personal delivery or by mail within thirty days after terminating residency.

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:

14. The applicant or licensee has refused to respond within twenty days to a written request by the commissioner for information regarding any potential violation of this section.

2. On or about January 15, 2020, the Department received a complaint regarding the Respondent. The department conducted an investigation that included requesting information from the Respondent. An email was sent to the Respondent at his email address on file with the Department on or about January 27, 2020. The Department did not receive a response. A follow up email was then sent to the Respondent on or about February 18, 2020, still with no response from the Respondent. On or about March 19, 2020, a Department investigator called the Respondent at the phone number on file with the Department and the call was not answered. The investigator left a voicemail and the call was not returned. On or about March 26, 2020, the Department sent a certified letter to the Respondent at the mailing address he has on file with the Department. The letter was confirmed delivered, but no response was ever received.

3. Respondent acknowledges that at the time of signing the Consent to Entry of Order, they are 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.

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

5. 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's resident insurance producer license is hereby **REVOKED** effective upon the Commissioner's execution 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 17th day of June, 2020.




Jon Godfread
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Christopher Petschen**, 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 June, 2020.



Christopher Petschen

County of Grand Forks
State of North Dakota

Subscribed and sworn to before me this 15 day of June, 2020.



Notary Public

My commission expires:

ERIC HUBANKS
Notary Public
State of North Dakota
My Commission Expires May 5, 2024