

STATE OF NORTH DAKOTA  
BEFORE THE INSURANCE COMMISSIONER

|                  |   |                    |
|------------------|---|--------------------|
| In the Matter of | ) |                    |
|                  | ) | CONSENT ORDER      |
| Len Skipper,     | ) |                    |
| NPN 5841777,     | ) | CASE NO. AG-16-664 |
|                  | ) |                    |
| Respondent.      | ) |                    |

**TO: Len Skipper, Palomar Insurance Corporation, 4525 Executive Park Drive, Suite 202, Montgomery, AL 36116-1648**

Insurance Commissioner Adam Hamm (“Commissioner”) has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department (“Department”) regarding the conduct of Len Skipper, NPN 5841777 (“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(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.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since September 10, 2003.

4. On or about May 10, 2016, Respondent submitted an application to renew his nonresident insurance producer license in North Dakota. Respondent answered “no” to background question two relating to being involved in any administrative actions. A background investigation revealed that on or about November 10, 2014, Texas took administrative action against Respondent and fined him \$1,200 for failing to timely file new or renewal surplus lines policies and related documents. The Texas administrative action should have been reported to North Dakota by December 10, 2014, and it was not reported until April 21, 2016. Respondent’s failure to report an administrative action within 30 days is in violation of N.D.C.C. § 26.1-26-45.1(1).

5. Respondent’s actions constitute violations of N.D.C.C. § 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.

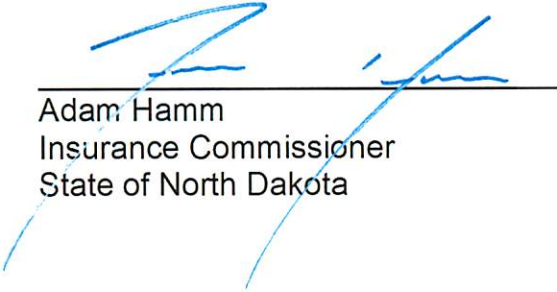
8. For purposes of resolving this matter without further administrative proceedings, Respondent has agreed to enter into the following order.

NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

1. Respondent agrees to pay a fine in the amount of \$100 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 30<sup>th</sup> day of August, 2016.



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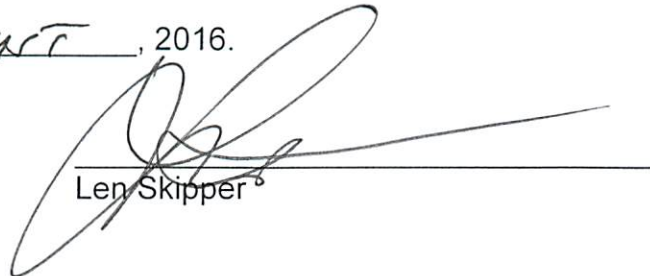
Adam Hamm  
Insurance Commissioner  
State of North Dakota

### CONSENT TO ENTRY OF ORDER

The undersigned, **Len Skipper**, 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

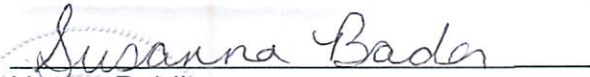
Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either expressed or implied.

DATED this 26 day of August, 2016.

  
\_\_\_\_\_  
Len Skipper

County of Montgomery  
State of Alabama

Subscribed and sworn to before me this 26 day of August, 2016.

  
\_\_\_\_\_  
Notary Public

My commission expires: 5-3-2020

