

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

<b>In the Matter of</b>	)	
	)	<b>FINDINGS OF FACT,</b>
<b>Aviation Markets Inc.,</b>	)	<b>CONCLUSIONS OF LAW,</b>
<b>NPN 964148,</b>	)	<b>AND DEFAULT ORDER</b>
	)	
<b>Respondent.</b>	)	<b>CASE NO. AG-19-783</b>

**TO: Aviation Markets Inc., 307 N Michigan Ave, Ste. 302, Chicago, IL 60601**

On March 15, 2019, a Complaint for Revocation of License was filed with the Insurance Commissioner by Greg Nelson, Director of Producer Licensing for the North Dakota Insurance Department, alleging Aviation Markets Inc., NPN 964148 (“Respondent”), committed various violations of North Dakota insurance statutes.

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on March 18, 2019. On March 26, 2019 the USPS attempted delivery of the certified mail. Addressee unknown and returned to the Department. Proof of service of the Complaint is annexed to these Findings. Respondent failed to answer the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e). As such, on April 22, 2019, an Application for Default Order was made deeming the allegations made in the Complaint to be admitted pursuant to N.D.C.C. § 28-32-30.

Based on the allegations made in the Complaint and on the evidence presented in the Affidavits filed in support of the Complainant's Application for Default Order, the following Findings of Fact, Conclusions of Law, and Default Order are entered:

### **FINDINGS OF FACT**

I

Respondent is presently, and has at all times pertinent to this action, been an insurance producer licensed in North Dakota.

II

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on March 18, 2019. On March 26, 2019 the USPS attempted delivery of the certified mail. Addressee unknown and returned to the Department. Respondent failed to provide a written response to the Complaint.

III

Respondent has not answered the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e).

IV

On or about December 31, 2018, the Department received notification that U.S. Specialty Insurance Company terminated Respondents appointment for cause. On or about January 2, 2019 a letter requesting explanation was mailed to the DRLP, Lorratta Steffeter, address of record. The letter was signed for on January 7, 2019. No response was received. § 26.1-26-42.

V

On or about January 22, 2019 a letter requesting explanation was mailed to Maria Solis as a business entity affiliate at her address of record. The letter was returned to the Department on February 4, 2019. § 26.1-26-42.

VI

On or about March 18, 2019, the Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested. On March 26, 2019 the USPS attempted delivery of the certified mail. Addressee unknown and returned to the Department.

**CONCLUSIONS OF LAW**

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.
2. Because of Respondent's failure to answer the Complaint within 20 days of its proper service, Respondent is in default under N.D.C.C. § 28-32-30.
3. Because Respondent is in default, the allegations in the Complaint are deemed admitted pursuant to N.D.C.C. § 28-32-30.
4. Respondent's violations of N.D.C.C. § 28-32-21(1)(e) are grounds for revocation of Respondent's insurance producer license.
5. Under N.D.C.C. § 26.1-26-42, the Commissioner of Insurance has authority to revoke Respondent's producer license for the violations cited above.

## DEFAULT ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, IT IS ORDERED that the North Dakota insurance producer license of Aviation Markets Inc., NPN 964148, be **REVOKED** effective after the time for filing a motion to vacate a Default Order pursuant to N.D.C.C. § 28-32-30 expires.

DATED at Bismarck, North Dakota, this 23<sup>rd</sup> day of April, 2019.



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Jon Godfread  
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