

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

<b>In the Matter of</b>	)	<b>FINDINGS OF FACT,</b>
	)	<b>CONCLUSIONS OF LAW,</b>
<b>Siedah Beachem,</b>	)	<b>AND DEFAULT ORDER</b>
<b>NPN 17286573,</b>	)	
	)	<b>CASE NO. AG-15-579</b>
<b>Respondent.</b>	)	

**TO: Siedah Beachem, 3412 Teal Point Drive, Apt. A2, Charlotte, NC 28205-4797**

On November 24, 2015, a Complaint for Revocation of License was filed with the Insurance Commissioner by Kelvin W. Zimmer, Director of Producer Licensing for the North Dakota Insurance Department, alleging Siedah Beachem, NPN 17286573 (“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 November 24, 2015. The certified mail was returned to the Department on January 22, 2016, marked “Return to Sender – Unclaimed – Unable to Forward.” 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 January 26, 2016, 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 November 24, 2015. The certified mail was returned to the Department on January 22, 2016, marked "Return to Sender – Unclaimed – Unable to Forward." 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

Respondent has been licensed as a nonresident insurance producer in North Dakota since July 1, 2014.

V

According to information obtained by the Department, on or about August 13, 2015, South Carolina revoked Respondent's nonresident insurance producer license for failing to disclose on a license application a misdemeanor Larceny conviction in 2011.

The South Carolina administrative action should have been reported to the Department by September 13, 2015, and it was not. Respondent's failure to report the South Carolina administrative action within 30 days is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(1).

#### VI

During a review of Respondent's North Dakota record, it was revealed that Respondent did not disclose the 2011 Larceny conviction on an application for a nonresident producer license in North Dakota. Respondent's failure to disclose a criminal conviction on a license application is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1).

#### VII

On or about August 21, 2015, a letter was sent by certified mail, return receipt requested, to Respondent at her mailing address on file with the Department requesting information relating to the South Carolina administrative action and the criminal conviction and why the information was not disclosed or reported to the Department. The letter was returned to the Department marked "Return to Sender – Unclaimed – Unable to Forward". Respondent failed to respond to the Department's request for information. Respondent's failure to respond to a written request for information by the Department within 20 days is a violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(14).

#### VIII

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(1) and (14), and 26.1-26-45.1(1) and are grounds for revocation of Respondent's insurance producer license.

## CONCLUSIONS OF LAW

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.
2. Because of her 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. §§ 26.1-26-15, 26.1-26-42(1) and (14), and 26.1-26-45.1(1) are grounds for revocation of her 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 Siedah Beachem, NPN 17286573, 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 26<sup>th</sup> day of January, 2016.



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Adam Hamm  
Commissioner  
N.D. Insurance Department  
600 East Boulevard Avenue  
Bismarck, ND 58505  
(701) 328-2440

**TO:** Ms. Siedah Beachem  
3412 Teal Point, Apt. A2  
Charlotte, NC 28205-4797

**SENDER:** Jeff Ubben

**REFERENCE:** Siedah Beachem

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