

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	FINDINGS OF FACT,
)	CONCLUSIONS OF LAW,
Jessie Bible,)	AND DEFAULT ORDER
NPN 17488378,)	
)	CASE NO. AG-16-675
Respondent.)	

TO: Jessie Bible, 2780 East Flamingo, Apt. 216, Las Vegas, NV 89121

On October 17, 2016, 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 Jessie Bible, NPN 17488378 (“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 October 18, 2016. On November 8, 2016, the certified mail was returned to the Department marked “Return to Sender – Attempted – Not Known – 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 November 17, 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 October 18, 2016. On November 8, 2016, the certified mail was returned to the Department marked "Return to Sender – Attempted – Not Known – 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 June 12, 2015.

V

According to information obtained by the Department, on or about June 20, 2016, Respondent's appointment with Amica Insurance Company was terminated for cause. The reason for the termination was stated that Respondent was violating many "new

business opportunity” guidelines of the company, frequently would not order proper and necessary reports to assess risk, failed to ask all the appropriate underwriting questions but answered them on behalf of customers, and bound coverage and issued policies without the necessary management approval. Respondent’s actions that led to the termination for cause are in violation of N.D.C.C. § 26.1-26-42(6).

VI

On or about June 22, 2016, a letter was sent by certified mail, return receipt requested, to the address on file for Respondent requesting information relating to the termination for cause. On or about July 21, 2016, the certified mail was returned to the Department marked “Return to Sender – Unclaimed – Unable to Forward.” Respondent failed to respond to the Department within 20 days. 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. § 26.1-26-42(14).

VII

Respondent’s actions constitute violations of N.D.C.C. § 26.1-26-42(6) and (14) 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. § 26.1-26-42(6) and (14) 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 Jessie Bible, NPN 17488378, 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 17th day of November, 2016.



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

TO: Jessie Bible
2780 East Flamingo, Apt. 216
Las Vegas, NV 89121

SENDER: Jeff Ubben

REFERENCE: Jessie Bible

9314 8699 0430 0027 5102 58

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	1.36
	Certified Fee	3.30
	Return Receipt Fee	1.35
	Restricted Delivery	0.00
	Total Postage & Fees	6.01

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DATE & TIME	STATUS OF ITEM	LOCATION
November 8, 2016 , 9:18 am	Delivered, Left with Individual	BISMARCK, ND 58505

Your item was delivered to an individual at the address at 9:18 am on November 8, 2016 in BISMARCK, ND 58505.

October 20, 2016 , 4:37 pm	Undeliverable as Addressed	LAS VEGAS, NV 89121
October 20, 2016 , 4:36 pm	Notice Left (No Authorized Recipient Available)	LAS VEGAS, NV 89121
October 20, 2016 , 10:53 am	Out for Delivery	LAS VEGAS, NV 89121
October 20, 2016 , 8:01 am	Sorting Complete	LAS VEGAS, NV 89121
October 20, 2016 , 7:31 am	Arrived at Unit	LAS VEGAS, NV 89121
October 20, 2016 , 5:51 am	In Transit to Destination	
October 18, 2016 , 11:51 pm	Departed USPS Facility	BISMARCK, ND 58504
October 18, 2016 , 10:02 pm	Arrived at USPS Facility	BISMARCK, ND 58504
October 17, 2016	Pre-Shipment Info Sent to USPS, USPS Awaiting Item	

Available Actions

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