

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

<b>In the Matter of</b>	)	
	)	
<b>Chad Fisher,</b>	)	<b>CONSENT ORDER</b>
<b>NPN 19264845,</b>	)	<b>CASE NO. AG-21-826</b>
	)	
<b>Respondent.</b>	)	

**TO: Chad Fischer 1702 3<sup>rd</sup> St. S Moorhead, MN 56560**

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 Chad Fischer, NPN 19264845 ("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. § 26.1-26-42 (6) or 26.1-04-03(12).

N.D.C.C. § 26.1-26-42 states, in part:

**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:

- 6. In the conduct of affairs under the license, the licensee has used fraudulent, coercive, or dishonest practices, or has shown oneself to be incompetent, untrustworthy, or financially irresponsible.

N.D.C.C. §26.1-04-03 states:

**26.1-04-03. Misrepresentation In insurance applications.** Making false or fraudulent statements or representations on or relative to an application for an insurance

policy for the purpose of obtaining a fee, commission, money, or other benefit from any insurer, insurance producer, or individual.

2. On or about May 14, 2021, the Department received information regarding an investigation into the Baum Insurance Agency. After an independent investigation by Department employees, it was discovered that the Respondent and two other employees of the Baum Insurance Agency were submitting false auto insurance applications. These producers were selecting "widowed" on a policy application to get customers a lower premium even when they knew that the customer was not widowed or did not know the customer's marital status.

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 nonresident 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 4<sup>th</sup> day of October, 2021.

  
Jon Godfread  
Insurance Commissioner  
State of North Dakota

CONSENT TO ENTRY OF ORDER

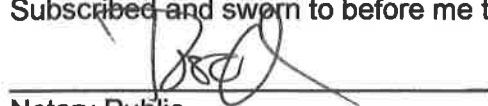
The undersigned, **Chad Fischer**, states that he has read the foregoing Consent Order, that he knows and fully understands its contents and effect; that he has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and arguments 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 29 day of September, 2021.

  
Chad Fischer

County of CASS  
State of NORTH DAKOTA

Subscribed and sworn to before me this 29 day of September, 2021.

  
Notary Public

My commission expires:

TODD VANYO  
Notary Public  
State of North Dakota  
My Commission Expires August 7, 2023