STATE OF NORTH DAKOTA

NORTH DAKOTA INSURANCE AND SECURITIES DEPARTMENT

IN THE MATTER OF:	)	
	)	
	)	**CONSENT ORDER**
Ruth Esquivel,	)	
NPN 17305782,	)	Case No. AG-26-923
	)	
Respondent.	)	

TO: Ruth Esquivel
ruth.esquivel@tiburoninsuranceservices.com and panagrina27@gmail.com

Insurance Commissioner Jon Godfread ("Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance and Securities Department ("Department") regarding the conduct of Ruth Esquivel, NPN 17305782 ("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. §§ 26.1-26-15, 26.1-26-42(5) 26.1-26-42(12), and 26.1-26-45.1(1).

N.D.C.C. § 26.1-26-15 states:

> **26.1-26-15. License requirement – Character.** An applicant for any license under this chapter must be deemed by the commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation. If the commissioner does not deem an applicant to be competent, trustworthy, financially responsible, of good

personal reputation, or of good business reputation, the commissioner may deny the application for licensure.

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:

5. The applicant or licensee has been convicted of a felony or convicted of an offense, as defined by section 12.1-01-04, determined by the commissioner to have a direct bearing upon a person's ability to serve the public as an insurance producer, insurance consultant, or surplus lines insurance producer, or the commissioner finds, after conviction of an offense, that the person is not sufficiently rehabilitated under section 12.1-33-02.1.

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:

12. A violation of or noncompliance with any insurance laws of this state or a violation of or noncompliance with any lawful rules or orders of the commissioner or of a commissioner of another state.

N.D.C.C. §26.1-26-45.1(1) states, in part:

26.1-26-45.1(1). Reporting of actions. 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.

2. On or about March 26, 2026, the Department received Respondent's application to renew her non-resident producer license. After an independent investigation by Department employees, it was discovered that Respondent was charged with false and fraudulent insurance claims, a third-degree felony, in Florida on July 6, 2023. Respondent was accused of falsely stating she was inside a vehicle at the time that vehicle was involved in an accident. On February 22, 2024, Respondent was sentenced to a felony pre-trial intervention program for twelve months, which is a diversion program. On February 4, 2025, Respondent completed the felony pre-trial intervention program. The court record for this matter indicates the charges pending against Respondent would be dismissed. Respondent failed to disclose any of this information on her 2024 renewal application or on her 2026 renewal application. Respondent's non-resident producer license has been revoked in Louisiana, Maine, California, and Kentucky. Respondent's non-resident producer license was denied in South Dakota, Pennsylvania, Hawaii, and Montana. Respondent failed to disclose any of these administrative actions taken against her producer's license in these other states.

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 4th day of May, 2026.

Jon Godfread, Insurance Commissioner
North Dakota Insurance & Securities Department
600 East Boulevard Avenue
State Capitol – Fifth Floor
Bismarck, North Dakota 58505
(701) 328-2440

CONSENT TO ENTRY OF ORDER

The undersigned, **Ruth Esquivel**, states that she has read the foregoing Consent Order; that she knows and fully understands its contents and effect; that she 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 she 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 18 day of May, 2026.

Ruth Esquivel

Ruth Esquivel

County of Hillsborough

State of Florida

Subscribed and sworn to before me this 18 day of May, 2026.

Alexis Hicks

Notary Public

My commission expires: NOV. 1, 2028

NOTARY PUBLIC STATE OF FLORIDA
ALEXIS HICKS
MY COMMISSION # HH 594581
EXPIRES: November 1, 2028