STATE OF NORTH DAKOTA

INSURANCE DEPARTMENT

In the Matter of	)	
	)	
Sandra Gottbreht,	)	**ORDER**
NPN 663840,	)	
	)	
Respondent.	)	**OAH File No. 20190127**
	)	**Case No. AG-19-781**
	)	
	)	

The evidence of record has been considered and appraised. IT IS ORDERED that the Recommended Findings of Fact and Conclusions of Law of the Administrative Law Judge are adopted as the North Dakota Insurance Commissioner's Findings of Fact and Conclusions of Law in this matter. IT IS FURTHER ORDERED that the Recommended Order of the Administrative Law Judge is adopted as the North Dakota Insurance Commissioner's final Order in this matter. The Cease and Desist Order dated March 5, 2019, is made permanent.

DATED at Bismarck, North Dakota, this 12th day of November, 2019.

Jon Godfread
Commissioner
N.D. Insurance Department
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Bismarck, ND 58505
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