

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

| | | |
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| In the Matter of |) | |
| |) | CONSENT ORDER |
| Jerome David Dennis, |) | |
| NPN 7995611, |) | CASE NO. AG-18-747 |
| |) | |
| Respondent. |) | |

TO: Jerome David Dennis, 1009 Sunrise LN, Belle Plaine, MN 56011-3110

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 Jerome David Dennis, NPN 7995611 ("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 (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:

1. A materially untrue statement in the license application.
2. On or about August 14, 2017, Respondent submitted an application to renew his nonresident insurance producer license in North Dakota. Respondent

answered “yes” to background question relating to being convicted of a misdemeanor. A background investigation revealed that on or about January 21, 2016, Respondent responded to an advertisement for adult services, was arrested and charged with felony prostitution (hire reasonably believes to be under 18 years old).

3. On January 23, 2017 Respondent was convicted of gross misdemeanor – prostitution.

4. On September 18, 2017, Respondent was advised his license was being renewed but was still under investigation and the renewal would not release him from the results of any pending or future investigation including orders of revocation or suspension, fines or other penalties.

5. Respondent’s actions constitute violations of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42 and are grounds for revocation of Respondent’s insurance producer license.

6. Respondent acknowledges that at the time of signing the Consent to Entry of Order, he was aware of or had 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.

7. Respondent has agreed to informal disposition of this matter, without a hearing, as provided under N.D.C.C. § 28-32-22.

8. 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 agrees to a 10 year conditional license plus 61 days from the date of issuance of the conditional license. Respondent may not conduct any

face to face business in North Dakota or with North Dakota residents for the duration of the conditional license.

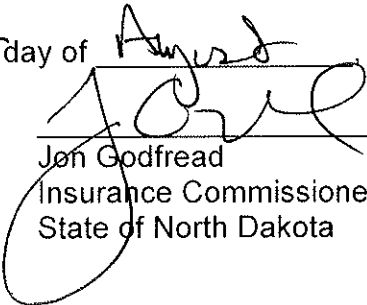
- a. After expiration of 10 years, the license will remain conditional for 61 days, allowing the Department to check court records and determine whether you completed probation successfully; and
 - b. If, at the end of the probationary period plus 61 days, there is no cause to terminate the license and you have fully complied with all the terms of this agreement you will be issued an unrestricted license.
2. You agree, that during the time of this probation and at all times after, you will fully comply with all the laws of the state, all lawful orders of the Insurance Commissioner, all the terms of this agreement and the terms of any other agreement you enter with the Commissioner.
3. You agree, during the time of the probation, you shall report to the Department within three business days after an action to collect money or a criminal charge is filed, any further collection action, criminal charge, or criminal conviction in any jurisdiction except for minor traffic offenses.
4. You agree that without notice, issuance of a complaint or a hearing, the Department may revoke, suspend, or take such further action against the license as may be deemed necessary, and in the sole discretion of the commissioner, if:
 - a. The Department learns that you have violated any of the terms of this agreement;
 - b. The Department receives information that you have had a collection action initiated against you or you have been charged with a crime or

convicted of a crime at any time which resulted from a charge that was filed during the probationary period; or

- c. The Department receives a complaint from any source against you and after investigation of the merits of the charge, conviction, or complaint and after you have been afforded the opportunity to respond in writing, and after review of other factual information necessary, in the sole discretion of the Commissioner, the Commissioner concludes that you violated the laws of the State of North Dakota or used fraudulent, coercive, or dishonest practices or are incompetent, untrustworthy, or financially irresponsible. By entering into this agreement, you agree that the Department's analysis and final decision regarding the merits of any allegations made is final and you agree to hereby waive any right you may have to appeal or otherwise contest this decision.

5. 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 15th day of August, 2018.

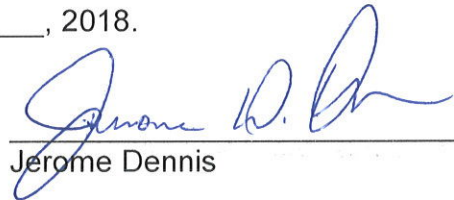


Jon Godfread
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

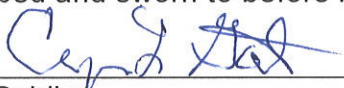
The undersigned, **Jerome David Dennis**, states that he has read the foregoing Consent Order, that he knows and fully understands its contents and effect; that he has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and 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 26th day of July, 2018.


Jerome Dennis

County of Ramsey
State of Minnesota

Subscribed and sworn to before me this 26 day of July, 2018.


Notary Public

My commission expires: 1/31/22

