STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	
	)	**CONSENT ORDER**
Jessie Saucedo-Gil,	)	
NPN 17265598,	)	**CASE NO. AG-14-478**
	)	
Respondent.	)	

TO: Jessie Saucedo-Gil, 8407 Fallbrook Avenue, Suite 200, West Hills, CA 91304-3226

Insurance Commissioner Adam Hamm ("Commissioner") has determined as follows:

1. As a result of information obtained by the North Dakota Insurance Department ("Department") regarding the conduct of Jessie Saucedo-Gil, NPN 17265598 ("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 and 26.1-26-42(1).

2. N.D.C.C. § 26.1-26-15 requires that an applicant for a license must be deemed by the Commissioner to be competent, trustworthy, financially responsible, and of good personal and business reputation.

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

> 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.

4. Respondent has held a North Dakota nonresident individual insurance producer license since May 22, 2014. On the initial application, Respondent answered "no" to background question one which asks, "Have you ever been convicted of a crime, had a judgment withheld, or deferred, or are you currently charged with committing a crime?" On or about June 17, 2014, Respondent notified the Department that background question one was answered incorrectly on the application and should have been answered "yes". Respondent was convicted of Theft and Disorderly Conduct in 2002 and provided documentation to support the conviction. Respondent's failure to disclose the criminal conviction on the initial license application is in violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(1).

5. 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.

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

7. 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 pay a fine in the amount of $200 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within 20 days of the effective date 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 14th day of August, 2014.

Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Jessie Saucedo-Gil**, 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 6 day of AUGUST, 2014.

Jessie Saucedo-Gil

Jessie Saucedo-Gil

Subscribed and sworn to before me this 6 day of AUGUST, 2014.

Nancy Guest

Notary Public

County of Los Angeles
State of California

My commission expires: 2/10/17

NANCY GUEST
Commission # 2006907
Notary Public - California
Los Angeles County
My Comm. Expires Feb 10, 2017