

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

| | | |
|-------------------------|---|---------------------------|
| In the Matter of |) | |
| |) | CONSENT ORDER |
| Melissa Romero, |) | |
| NPN 17176714, |) | CASE NO. AG-15-526 |
| |) | |
| Respondent. |) | |

TO: Melissa Romero, 14123 Denver West Parkway, Lakewood, CO 80401-3116

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 Melissa Romero, NPN 17176714 ("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(14), and 26.1-26-45.1.

2. N.D.C.C. § 26.1-26-15 requires that an applicant for any 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:

...

14. The applicant or licensee has refused to respond within twenty days to a written request by the commissioner for information regarding any potential violation of this section.

4. N.D.C.C. § 26.1-26-45.1 states, in part:

Within thirty days after a criminal conviction, an insurance producer shall report to the commissioner any criminal conviction of the insurance producer taken in any jurisdiction. The report must include a copy of the initial complaint, the order issued by the court, and any other relevant legal documents.

5. According to information obtained by the Department, on or about December 15, 2014, Virginia revoked Respondent's nonresident producer license for failure to report other state actions and failure to respond. Respondent failed to report the Virginia action to the Department within 30 days. Respondent's failure to report the Virginia administrative action within 30 days to the Department is a violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1.

6. On or about January 28, 2015, an email was sent to the address on file for Respondent requesting information regarding the Virginia administrative action. Respondent failed to respond to the Department's request for information. On or about February 18, 2015, another email was sent to the address on file for Respondent requesting confirmation that it was a valid email address to correspond with Respondent. The Department received confirmation that it was a valid email address. On or about February 18, 2015, another email was sent to the address on file for Respondent requesting information regarding the Virginia administrative action. Respondent again failed to respond to the Department's request for information.

Respondent's failure to respond to a written request for information by the Department within 20 days is a violation of N.D.C.C. § 26.1-26-42(14).

7. Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(14), and 26.1-26-45.1 and are grounds for revocation of Respondent's insurance producer license.

8. Respondent acknowledges that at the time of signing the Consent to Entry of Order, she 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.

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

10. 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. No administrative fine or other civil penalty is imposed.
3. The use of this Consent Order for competitive purposes by an insurance producer 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 23rd day of April, 2015.



Adam Hamm
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

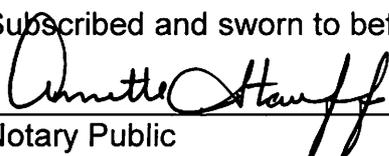
The undersigned, **Melissa Romero**, states that she has read the foregoing Consent Order, that she knows and fully understands its contents and effect; that she has been advised of the right to a hearing in this matter, the right to be represented by legal counsel, the right to present evidence and 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 20 day of April, 2015.



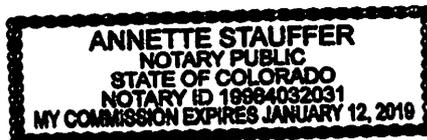
Melissa Romero

Subscribed and sworn to before me this 20th day of April, 2015.



Notary Public

County of Jefferson
State of ~~Colorado~~ Colorado



My commission expires: 1/12/19

RECEIVED
APR 22 2015
NORTH DAKOTA
INSURANCE DEPARTMENT

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