

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Caroline Loor Ehrental,)	
NPN 8832881,)	CASE NO. AG-17-720
)	
Respondent.)	

TO: Caroline Loor Ehrental, 426 West Hillsboro Boulevard, Deerfield Beach, FL 33441-1604

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 Caroline Loor Ehrental, NPN 8832881 (“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. § 26.1-26-45.1(1).

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

26.1-26-45.1. Reporting of actions.

1. 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.

3. Respondent has been licensed as a nonresident insurance producer in North Dakota since July 19, 2010.

4. On or about April 19, 2017, Respondent submitted an application to renew her nonresident insurance producer license in North Dakota. Respondent answered “yes” to background question two relating to being named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration. Respondent provided information relating to administrative actions in Delaware and Louisiana. Delaware fined Respondent \$500 for failure to report other state action on December 6, 2016. The Delaware administrative action should have been reported to North Dakota by January 6, 2017, and it was not reported until March 21, 2017. Louisiana fined Respondent \$250 for failure to make required disclosure on license application on May 26, 2016. The Louisiana administrative action should have been reported to North Dakota by June 26, 2016, and it was not reported until March 21, 2017. Respondent’s failure to report an administrative action within 30 days is in violation of N.D.C.C. § 26.1-26-45.1(1).

5. Respondent’s actions constitute violations of N.D.C.C. § 26.1-26-45.1(1).

6. 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.

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 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 5th day of June, 2017.



Jon Godfread
Insurance Commissioner
State of North Dakota

CONSENT TO ENTRY OF ORDER

The undersigned, **Caroline Loor Ehrental**, 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 30 day of May, 2017.



CRISTINE FARIAS
NOTARY PUBLIC
STATE OF FLORIDA
Comm# GG063859
Expires 3/17/2021

Caroline Loor Ehrental

County of Broward
State of FL

Subscribed and sworn to before me this 30 day of MAY, 2017.

Notary Public

My commission expires: 03/17/2021