

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	CONSENT ORDER
Bradley Carlock,)	
NPN 8327698,)	CASE NO. AG-16-665
)	
Respondent.)	

TO: Bradley Carlock, 33 Pendleton Way, Bloomington, IL 61704

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 Bradley Carlock, NPN 8327698 ("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 August 27, 2013.

4. On or about June 22, 2016, Respondent submitted an application to renew his nonresident insurance producer license in North Dakota. Respondent answered "no" to background question two relating to being involved in any administrative actions. A background investigation revealed that on or about September 3, 2014, Wisconsin took administrative action against Respondent and denied a license application for a Late or Incomplete Response. The Wisconsin administrative action should have been reported to North Dakota by October 3, 2014, and it never was reported. 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, 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:

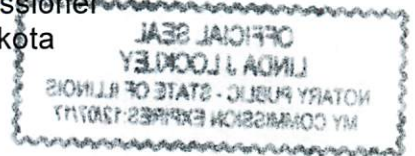
1. Respondent agrees to pay a fine in the amount of \$100 payable by money order, cashier's check, or credit card to the North Dakota Insurance Department within 20 days of the effective date of this Order.

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 1ST day of November, 2016.



Adam Hamm
Insurance Commissioner
State of North Dakota




CONSENT TO ENTRY OF ORDER

The undersigned, **Bradley Carlock**, 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

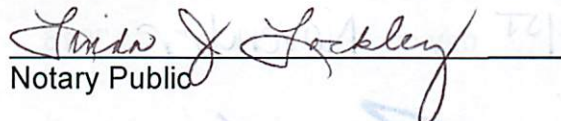
Order constitutes the entire settlement agreement between the parties, there being no other promises or agreements, either expressed or implied.

DATED this 27 day of October, 2016.


Bradley Carlock

County of Lake
State of Illinois

Subscribed and sworn to before me this 27th day of October, 2016.


Notary Public

My commission expires: 12/7/17

