

Additionally, the parties stipulate that on or about August 17, 2023, a dispositional order/judgment, via Case Number 2022CF001916, was entered in Brown County, Wisconsin against the Respondent, and that Respondent failed to

notify the North Carolina Commissioner of Insurance ("Commissioner") of the Brown County, Wisconsin disposition date within ten (10) days as is required by N.C. Gen.

Stat. § ~~58-33-46(a)(2)~~ ^{58-2-69(c)} sw 9/21/2026

And it appearing to the undersigned Hearing Officer that Respondent and Petitioner have agreed to a resolution of this contested case as set forth herein.

IT IS THEREFORE, BY CONSENT, ORDERED AS FOLLOWS:

1. Respondent shall pay a civil monetary penalty in the amount of \$250.00 to the North Carolina Department of Insurance by a certified check or official bank check. The civil penalty shall be sent by a trackable method to the Department, and Respondent shall retain the tracking information and a photocopy or image of the certified check or official bank check for his records until such time that the Department has confirmed receipt of the monetary penalty. The check shall be delivered to the Department no later than September 7, 2026. The civil monetary penalty shall be subject to disbursement in accordance with the provisions of Article IX, Section 7 of the North Carolina Constitution for the benefit of the public schools.

2. Respondent shall comply with all provisions of Chapter 58 of the North Carolina General Statutes and Title 11 of the North Carolina Administrative Code that are applicable to Respondent.

3. Except as to the acts or practices expressly addressed in this contested case proceeding, this Consent Order does not in any way affect the Department's disciplinary power in any future violations or examinations of Respondent or regarding any future complaints involving Respondent.

4. This Agreement, when finalized, will be a public record and is not confidential. The Department is free to disclose the contents of this Agreement to third parties upon request or pursuant to any law or policy providing for such disclosure.

5. This Consent Order, when signed by all parties, is an administrative action. If a state or federal regulator other than the N.C. Department of Insurance has issued an occupational or professional license to Respondent, that regulator may require Respondent to report this administrative action to it. The N.C. Department of Insurance cannot provide legal advice as to the specific reporting requirements of other state or federal regulators.

6. The parties to this Agreement agree that this Consent Order is an Order of the Commissioner. Respondent understands that N.C. Gen. Stat. § 58-33-46(a)(2) provides that a producer's license may be revoked for violating an Order of the Commissioner.

7. Respondent has read and understands this Consent Order and agrees to abide by the terms and conditions stated herein.

8. This Consent Order, once executed by the parties, concludes and closes this contested case.

9. Petitioner shall file a notice of voluntary dismissal of this contested case upon both (1) the signing of this Consent Order by all Parties, and (2) the Department's timely receipt of payment of the agreed-upon civil money penalty.

IN WITNESS WHEREOF, the Parties have duly executed this Consent Order
this 21st day of September, 2026.



Shannon Wharry
Hearing Officer
N.C. Department of Insurance

WE CONSENT:

NORTH CAROLINA DEPARTMENT OF INSURANCE



By: _____

Date: _____

Joe Wall, Deputy Commissioner

[Redacted Signature]

Date: 9/10/2026

David R. Duvall, NPN #2226041

[Redacted Signature]

Date: 8/31/26

Kristin K. Mullins,
Assistant Attorney General

Counsel for Petitioner, Agent Services Division of N.C. Department of
Insurance

[Redacted Signature]

Date: 9/10/26

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have this day served the foregoing **CONSENT ORDER** by mailing a copy of the same via certified U.S. mail, return receipt requested; via first class U.S. mail to the Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via courtesy e-mail to Respondent; and via State Courier and courtesy e-mail to Attorney for Petitioner, addressed as follows:

David Robert Duvall
706 S. Lily Lake Road
McHenry, IL 60051
cubsfan71370@gmail.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3931 7756 62

Kristin Mullins
Assistant Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
Raleigh, NC 27699-9001
kmullins@ncdoj.gov
(Attorney for Petitioner)

This the 21st day of September, 2026.



Raheema I. Moore
Clerk of Court for Administrative Hearings
Paralegal III
N.C. Department of Insurance
General Counsel's Office
1201 Mail Service Center
Raleigh, NC 27699-1201