

**NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA**

**STATE OF NORTH CAROLINA  
COUNTY OF WAKE**

**BEFORE THE COMMISSIONER  
OF INSURANCE**

**IN THE MATTER OF THE LICENSURE  
OF FIELDYN HAWKS  
LICENSE NO. 15915797**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME**, Fieldyn Hawks (hereinafter "Mr. Hawks") and the Agent Services Division of the N.C. Department of Insurance (hereinafter "Agent Services Division"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement").

**WHEREAS**, the Agent Services Division has the authority and responsibility for enforcement of the insurance laws of this State, and for regulating and licensing insurance agents; and

**WHEREAS**, Mr. Hawks currently holds a resident producer's license with authority for Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care, Property, and Casualty lines of insurance issued by the Agent Services Division; and

**WHEREAS**, the North Carolina Department of Insurance (hereinafter, "the Department") received notice that Mr. Hawks was terminated for cause on August 24, 2024 from Southern Farm Bureau Life Insurance Company (hereinafter "Farm Bureau") related to two consumer complaints whereby it was alleged that Mr. Hawks enrolled the consumers, who knew each other and were business partners, into whole life insurance policies without their knowledge and consent, and that Mr. Hawks misrepresented the terms of the life insurance policies, and that Mr. Hawks e-signed documents acknowledging delivery of the policies for the consumers against Farm Bureau's policies; and

**WHEREAS**, Mr. Hawks denied enrolling the consumers into the policies without their knowledge and consent, and provided credible evidence that the consumers had been enrolled in the policies for over a year before filing a complaint, and that the consumers had been paying substantial premiums for over a year (totaling over \$14,000 in one instance, and over \$29,000 in the other) before filing the complaint, the payment of which could not have escaped their notice; and

**WHEREAS**, Mr. Hawks explained the consumers erroneously believed that they could immediately borrow against their whole life insurance policies without incurring interest, and Mr. Hawks denied that he had ever made such a misrepresentation to the consumers but believes that the consumers filed the complaints in order to receive reimbursements of the premiums; and

**WHEREAS**, Farm Bureau did in fact reimburse the consumers for the entire amount of premiums they had paid on these policies; and

**WHEREAS**, Mr. Hawks admitted to e-signing the policy delivery acknowledgement documents on behalf of these consumers with the consumers' knowledge and consent, and in violation of Farm Bureau policy; and

**WHEREAS**, Mr. Hawks was counseled that he should never sign or e-sign any insurance document for a consumer, even with that consumer's knowledge and consent; and

**WHEREAS**, Agent Services' investigation revealed that Mr. Hawks may have misunderstood some nuanced details of the whole life insurance policies, possibly causing him to give incorrect information to the consumers regarding certain aspects of the whole life insurance policies, however this did not appear to be intentional misrepresentation on his part; and

**WHEREAS**, Mr. Hawks was cautioned to make sure that he thoroughly understands the terms of the insurance products he sells in the future; and

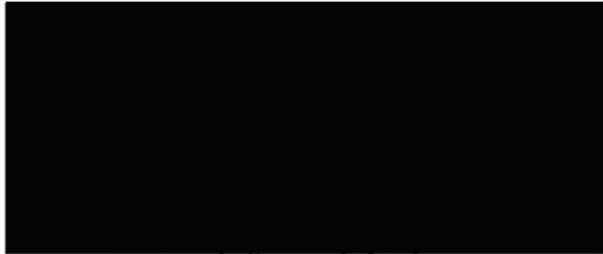
**WHEREAS**, North Carolina General Statute § 58-33-46(a)(2) provides that the Commissioner may place on probation, suspend, revoke, or refuse to issue or renew any license issued under Article 58 of the General Statutes of North Carolina for violating any insurance law of this or any other state, violating any administrative rule, subpoena, or order of the Commissioner or of another state's regulator; and

**WHEREAS**, Mr. Hawks' actions in e-signing insurance documents for consumers, even with the consumers' consent, are bases for disciplinary action against him pursuant to North Carolina General Statute § 58-33-46(a)(8) and to North Carolina General Statute § 58-33-46(a)(10); and

**WHEREAS**, N. C. Gen. Stat. § 58-2-70 provides that whenever the Commissioner has reason to believe that any person has violated any law that would subject the license or certification of that person to suspension or revocation, the Commissioner is authorized, in lieu of a hearing, to negotiate a mutually acceptable agreement as to the status of the person's license or certificate or to any civil penalty or restitution; and

**WHEREAS**, Mr. Hawks has agreed to settle, compromise, and resolve the matter referenced in this Agreement on behalf of himself, and the Agent Services Division has agreed not to pursue additional civil ramifications, including penalties, sanctions, remedies, or restitution based on this matter against Mr. Hawks ; and

**WHEREAS**, the parties to this Agreement mutually wish to resolve this matter by consent before the Agent Services Division initiates an administrative hearing and have reached a mutually agreeable resolution of this matter as set out in this Agreement.



By: Fieldyn Hawks  
License No. 15915797

Date: 3-11-25

N. C. Department of Insurance  
Agent Services Division



By: Joe Wall  
Deputy Commissioner

Date: 3/13/2025