

**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 SHANTRAMESHA HEATH  
NPN: 20476910**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME**, Shantramesha Heath (hereinafter “Ms. Heath”) and the North Carolina Department of Insurance Agent Services Division (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, brokers, limited representatives, adjusters, and motor vehicle damage appraisers; and

**WHEREAS**, Ms. Heath currently holds a Non-Resident Insurance Adjuster License here issued by the Department; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a) (1) provides that the Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued under Article 33 of Chapter 58 of the General Statutes of NC, for providing materially incorrect, misleading, incomplete, or materially untrue information in the license application; and

**WHEREAS**, information was obtained by the Agent Services Division regarding a March 19, 2008 criminal matter in Tarrant County, Texas which should have been disclosed on Ms. Heath’s initial application of April 28, 2025, and it was not. While eventually it was disclosed several months later, it should have been disclosed when the initial application was submitted and prior to her license being granted. More specifically, on June 18, 2008, Ms. Heath was indicted and charged, in the 371<sup>st</sup> District Court of Tarrant County, Texas, with Assault with a Deadly Weapon. On October 14, 2013, Judge Everett Young, of the 297<sup>th</sup> District, issued an Order for Discharge After Complying with Community Supervision; and

**WHEREAS**, Ms. Heath on her application for licensure dated April 28, 2025 with the Agent Services Division answered “No” to the question thereon regarding past criminal history and whether she was charged with or convicted of a felony; and

**WHEREAS**, Ms. Heath, by failing to disclose her felony conviction to the Agent Services Division in connection with her application for licensure, was in violation of the provisions of North Carolina General Statute § 58-33-46(a) (1); 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**, 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**, Ms. Heath has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of herself, and the Agent Services Division has agreed not to pursue additional civil ramifications, including penalties, sanctions, remedies, or restitution based on these matters against Ms. Heath; and

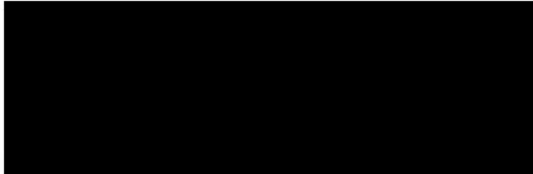
**WHEREAS**, the parties to this Agreement mutually wish to resolve this matter by consent before the Department initiates an administrative hearing and have reached a mutually agreeable resolution of this matter as set out in this Agreement.

**NOW, THEREFORE**, in exchange for the consideration and promises and agreements set out herein, Ms. Heath and the Department hereby agree to the following:

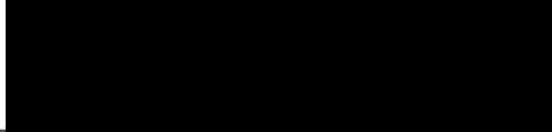
1. Immediately upon the signing of this Agreement, Ms. Heath shall pay a civil penalty of **\$250.00** to the Department. The form of payment shall be by certified check, cashier's check, or money order. **The check or money order for the payment of this civil penalty shall be payable to the "North Carolina Department of Insurance."** Ms. Heath shall remit the civil penalty by certified mail, return receipt requested, to the Agent Services Division along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received no later than **May 18, 2026**. The civil 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 public schools.
2. This Agreement does not in any way affect the Department's disciplinary power in any future examination of Ms. Heath or in any other complaints involving Ms. Heath.

3. Ms. Heath enters into this Agreement, on behalf of herself, freely and voluntarily and with the knowledge of her right to have an administrative hearing on this matter. Ms. Heath understands she may consult with an attorney prior to entering into this Agreement.
4. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Heath understands that N.C.G.S. § 58- 33-46(a)(2) provides that a producer's license may be revoked for violating an Order of the Commissioner.
5. This Agreement, when finalized, will be a public record and will **not** be held confidential by the Department. Following the execution of this Agreement, all licenses issued by the Department to Ms. Heath shall reflect that Regulatory Action has been taken against her. The Department is free to disclose the contents of this Agreement with third parties upon request or pursuant to any law or policy providing for such disclosure. The Department, upon request, routinely will provide a copy of the voluntary settlement agreement to all companies that have appointed the licensee.
6. The parties have read and understand this Agreement and agree to abide by the terms and conditions stated herein.
7. Be aware that if a state or federal regulator other than the N.C. Department of Insurance has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The N.C. Department of Insurance cannot give you legal advice as to the specific reporting requirements of other state or federal regulators.

**N.C. Department of Insurance  
Agent Services Division**



By: **Shantramesha Heath**  
NPN: 20476910



By: **Joe Wall**  
Deputy Commissioner

Date: \_\_\_\_\_

5/13/26

Date: \_\_\_\_\_

5/19/2026