NORTH CAROLINA DEPARTMENT OF INSURANCE RALEIGH, NORTH CAROLINA RECEIVED IN AGENT SERVICES A.S. - N.C.D.O.I. STATE OF NORTH CAROLIN BEFORE THE COMMISSIONER COUNTY OF WAKE OF INSURANCE APR 1 4 2009 IN THE MATTER OF VOLUNTARY SETTLEMENT CHECK NO. THE LICENSURE OF CHECK AMT. AGREEMENT ANITA M. MCINTYRE 31684

NOW COME Anita M. McIntyre (hereinafter "Agent") and the North Carolina Department of Insurance (hereinafter "Department"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement"):

WHEREAS, the Department has the authority and responsibility for enforcement of insurance laws of this State, and for regulating and licensing insurance agents; and

WHEREAS, Agent holds active producer licenses issued by the Department in the areas of Property and Casualty; and

WHEREAS, Agent is a resident of the State of North Carolina; and

WHEREAS, Agent, with intent to deceive an insurer, made a false written or oral statement in her application for her own automobile insurance policy, in violation of N.C. Gen. Stat. §58-2-161(b)(1); and

WHEREAS, Agent's violation of N. C. Gen. Stat. § 58-2-161(b)(1) subjects Agent's licenses to possible revocation or suspension under N. C. Gen. Stat. § 58-33-46(a)(8) based on Agent's above-recited dishonest practices and Agent's financial irresponsibility; and

WHEREAS, Agent's violation of N. C. Gen. Stat. § 58-2-161(b)(1) subjects Agent's licenses to possible revocation or suspension under N. C. Gen. Stat. § 58-33-46(a)(2) based on Agent's violation of the insurance law of North Carolina; and

WHEREAS, Agent has submitted a corrective action plan that has been approved by the Department; and

WHEREAS, pursuant to N. C. Gen. Stat. § 58-2-70(g), the Commissioner of Insurance and the Department have the express authority to negotiate a mutually acceptable agreement with any person as to the status of the person's license or certificate or as to any civil penalty or restitution; and

WHEREAS, the parties to this Agreement mutually wish to resolve this licensing matter by consent before the Department initiates an administrative hearing concerning this licensing matter; and

WHEREAS, the parties to this Agreement have reached a mutually agreeable resolution of this licensing matter as set out in this Agreement;

NOW, THEREFORE, in exchange for, and in consideration of the promises and agreements set out herein, the Department and Agent hereby agree to the following:

- 1. Contemporaneously with Agent's execution of this Agreement, Agent shall pay a civil penalty of **Five Hundred dollars (\$ 500.00)** to the Department. The form of payment shall be in a certified check, cashiers 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."
- 2. Agent enters into this Agreement freely and voluntarily and with knowledge of Agent's right to have an administrative hearing regarding this matter. Agent understands that Agent may consult with an attorney prior to entering into this Agreement.
- 3. Agent shall comply with the corrective action plan submitted by Agent.
- 4. Agent 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 Agent.
- 5. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Agent understands that N. C. Gen. Stat. § 58-33-46(a)(2) provides that Agent's licenses may be revoked for violating an Order of the Commissioner.
- 6. This Agreement does not in any way affect the Department's disciplinary power in any future examinations of Agent, or in any other complaints involving Agent or Agent's current or future employers.
- 7. 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.
- 8. This Agreement shall become effective when signed by Agent and the Department.

This _____ day of March, 2009.

NORTH CAROLINA DEPARTMENT OF INSURANCE

Anita M. McIntyre

Angela Ford

By:

Angela Ford Senior Deputy Commissioner