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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 CHRISTINE RACHEL MITCHELL  
NPN: 20806449

VOLUNTARY SETTLEMENT  
AGREEMENT

**NOW COME**, Christine Rachel Mitchell (hereinafter "Ms. Mitchell") 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**, Ms. Mitchell currently holds a Non-Resident Producer's license with authority for the Accident and Health or Sickness line of insurance and a Medicare Supplement-Long Term Care insurance license issued by the Agent Services Division; and

**WHEREAS**, North Carolina General Statute § 58-33-32(k) requires producers to report to the Commissioner any administrative action taken against the producer in another state or by another governmental agency in this State, including enforcement actions taken against the producer by the Financial Industry Regulatory Authority (FINRA), within 30 days after the final disposition of the matter; and

**WHEREAS**, Ms. Mitchell entered into a Stipulation with the New York State Department of Financial Services (NYSDFS), effective July 27, 2025, wherein she admitted that she provided materially untrue information on her original application for licensure submitted on or about November 20, 2024 wherein she failed to disclose that on January 11, 2018 in the District Court of the Fifth Judicial District of the State of Oklahoma, Sitting in and for Stephens County, she was convicted of two (2) felonies; and that (1) the State of Michigan Department of Insurance and Financial Services, effective March 12, 2024, and 2) the Florida Department of Financial Services, effective July 03, 2024 took administrative actions against her license. In lieu of disciplinary action by the NYSDFS) which may have been taken against her for such omissions on her application, Ms. Mitchell agreed to the imposition and payment of a penalty in the sum of \$1,500 to the NYSDFS ; and

**WHEREAS**, Ms. Mitchell failed to report the administrative action taken by the New York State Department of Financial Services against her producer's license within 30 days after the final disposition of that matter as required by North Carolina General Statute § 58-33-32(k), and therefore, was in violation thereof; 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. Mitchell has agreed to settle, compromise, and resolve the matter 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 this matter against Ms. Mitchell; 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.

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

1. Immediately upon the signing of this Agreement, Ms. Mitchell shall pay a civil penalty of **\$250.00** to the Agent Services Division. The form of payment shall be 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. Mitchell 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 Department must receive the civil penalty and the signed Agreement no later than **December 05, 2025**. 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 Agent Services Division's disciplinary power in any future examination of Ms. Mitchell or in any other complaints involving Ms. Mitchell.
3. Ms. Mitchell 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. Mitchell 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. Mitchell 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 Agent Services Division. Following the execution of this Agreement, all licenses issued by the




Agents Services Division to Ms. Mitchell shall reflect that Regulatory Action has been taken against her. The Agent Services Division 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 Agent Services Division, upon request, routinely will provide a copy of the voluntary settlement agreement to 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 Agent Services Division has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The Agent Services Division 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: Christine Rachel Mitchell  
NPN: 20806449



By: Joe Wall  
Deputy Commissioner

Date: 12-3-2025

Date: 12/9/2025