

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

<b>RECEIVED IN AGENT SERVICES A.S. – N.C.D.O.I.</b>	
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**STATE OF NORTH CAROLINA  
COUNTY OF WAKE**

**BEFORE THE COMMISSIONER  
OF INSURANCE**

**IN THE MATTER OF  
THE LICENSURE OF  
RAMON MUNROE  
LICENSE NO. 19238239**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME**, Ramon Munroe (hereinafter “Mr. Munroe”) and the Agents Services Division of the N.C. Department of Insurance (hereinafter “Agents Services Division”), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter “this Agreement”).

**WHEREAS**, the Agents 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. Munroe currently holds a resident producer’s license with authority for Life, and Accident & Health or Sickness lines of insurance and a resident Medicare Supplement Long-Term Care insurance license issued by the Department; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a) (8) 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 using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; and

**WHEREAS**, Mr. Monroe through a misleading and dishonest ruse called into the Agent Support System (hereinafter “ASU”) for Humana on November 3, 2022 asking for assistance in disenrolling an insured from a Humana Medicare Advantage/Prescription Drug plan stating that the insured had enrolled in another plan. ASU advised Mr. Monroe that the insured needed to call the Humana Disenrollment Team to provide her personal information and authority to disenroll in her current plan. Mr. Monroe could be heard on the recorded telephone conversation stating to an unknown female to pretend to be the insured in question. Mr. Monroe proceeded to give the unknown female access to the insured’s personal information, including her Medicare ID number, and the unknown female stated that she was the insured and wished to be disenrolled from the plan; and

**WHEREAS**, after an internal investigation by Humana into the allegations of Mr. Monroe’s actions, Mr. Monroe was terminated for cause for actions violating the Humana Sales and Marketing Code of Ethics and provisions of the Humana Producer Contract, specifically using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility; and

**WHEREAS**, such activity on the part of Mr. Munroe, misrepresenting that an unknown individual was the insured and thus could consent to being disenrolled from the insured's current plan without the insured's permission or authority and in violation of the provisions of North Carolina General Statutes § 58-33-46(a)(8); 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**, Mr. Munroe has agreed to settle, compromise, and resolve the matters 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 these matters against Mr. Munroe; 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, Mr. Munroe and the Department hereby agree to the following:

1. Immediately upon the signing of this Agreement, Mr. Munroe shall pay a civil penalty of **\$250.00** to the Agents Services Division. 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." Mr. Munroe shall remit the civil penalty by certified mail, return receipt requested, to the Agents Services Division along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received by the Agents Services Division no later than **July 10, 2023**. 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 Agents Services Division's disciplinary power in any future examination of Mr. Munroe or in any other complaints involving Mr. Munroe.
3. Mr. Munroe enters into this Agreement, on behalf of himself, freely and voluntarily and with the knowledge of his right to have an administrative hearing on this matter. Mr. Munroe understands he 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. Mr. Munroe 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 Mr. Munroe shall reflect that Regulatory Action has been taken against him. The Agents 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 Agents Services Division routinely provides, upon request, 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 Agents Services Division has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The Agents Services Division cannot give you legal advice as to the specific reporting requirements of other state or federal regulators.

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

  
By: **Ramon Munroe**  
License No 19238239

  
By: **Angela Hatchell**  
Deputy Commissioner

Date: June 16, 2023

Date: 

6/23/2023