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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 MITZI CARMEN PIERRE LOUIS
NPN: 17657031

VOLUNTARY SETTLEMENT AGREEMENT

NOW COME, Mitzi Carmen Pierre Louis (hereinafter "Ms. Louis") 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. Louis currently holds a Non-Resident Producer's license with authority for Life and Accident and Health or Sickness lines 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, on or about November 26, 2024, the Kansas Department of Insurance ("KSDOI") denied Ms. Louis' license application for a non-resident producer license based on her failure to disclose other states' administrative actions taken against her license. Ms. Louis was involved in administrative actions with the states of North Carolina (05/08/23- failure to report other state action $250.00 civil penalty), Louisiana (10/04/2022- license revoked for failure to report other state action) and the New York State Department of Financial Services (03/31/2021-license denied for failure to respond and lack of fitness or trustworthiness); and

WHEREAS, Ms. Louis failed to report the administrative action taken by the KSDOI 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, on or about January 13, 2025, in File No. CSB-2024-1594441 the New York Department of Financial Services ("NYDFS") denied Respondent's application for an insurance license. Said license application denial was due to Respondent's demonstrated untrustworthiness and/or incompetence within the meaning and intent of New York State Insurance Law; and

WHEREAS, Ms. Louis failed to report the administrative action taken by NYDFS 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, on or about November 27, 2025, in File No. LIC-25-00505-A, the California Department of Insurance ("CADOI") revoked Respondent's non-resident producer license for failure to timely report prior administrative actions and for failure to respond to inquiries by that department; and

WHEREAS, Ms. Louis failed to report the administrative action taken by CADOI 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, Ms. Louis has informed the Agent Services Division that she has experienced substantial health and financial problems that she has experienced recently that have contributed to her failure to timely report her administrative actions. Additionally, she explained that she received administrative actions in Kansas and New York because she did not understand the license application screening question which she answered incorrectly, specifically because she did not understand what was meant by the term "administrative proceedings" and thought this question pertained to a type of criminal conviction; 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. Louis 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. Louis; 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. Louis and the Department hereby agree with the following:

1. Immediately upon the signing of this Agreement, Ms. Louis shall pay a civil penalty of **$300.00** 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. Louis shall remit the civil penalty by certified mail or other trackable method (such as UPS or Fed Ex), return receipt requested, to the Agent Services Division along with a copy of this signed Agreement. Ms. Louis shall retain the tracking information until she has confirmed receipt of the Agreement and financial penalty with the Agent Services Division, and Ms. Louis shall provide the tracking information to Agent Services Division upon request.** The Department must **receive** the civil penalty and the signed Agreement no later than **March 27, 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 Agent Services Division's disciplinary power in any future examination of Ms. Louis or in any other complaints involving Ms. Louis.

3. Ms. Louis 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. Louis 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. Louis 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. Louis 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.

[redacted]

By: Mitzi Carmen Pierre Louis
NPN: 17657031

Date: 3|18|26

N. C. Department of Insurance
Agent Services Division

[redacted]

By: Joe Wall
Deputy Commissioner

Date: 3|24|2026