



N. C. DEPARTMENT OF INSURANCE
AGENT SERVICES DIVISION
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA
COUNTY OF WAKE

BEFORE THE COMMISSIONER
OF INSURANCE

IN THE MATTER OF THE LICENSURE
OF JOSEPH COREY QUINTONS
NPN: 9109973

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME, Joseph Corey Quintons (hereinafter "Mr. Quintons") and the N. C. 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 agencies and agents; and

WHEREAS, Mr. Quintons currently holds a non-resident producer's license with authority for Life and Accident & Health or Sickness lines of insurance 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, Mr. Quintons was involved in an administrative action with the Michigan Department of Insurance wherein effective April 30, 2025 his producer's license was revoked and was fined in the amount of \$1000.00 for misstatements on his application for a non-resident producer's license, and for failure to report other states actions.

Mr. Quintons was involved in a FINRA action for refusing to provide documents in connection with whether he failed to timely disclose a reportable event on his U-4 form (Uniform Application for Securities Industry Registration or Transfer) and was permanently barred from associating with any FINRA member in all capacities effective September 05, 2023.

WHEREAS, Mr. Quintons did not report the Michigan and FINRA administrative actions to the Agent Services Division within thirty (30) days after the final disposition of those matters and therefore was in violation of the provisions of North Carolina General Statute § 58-33-32(k); and

WHEREAS, N. C. Gen. Stat. § 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 North Carolina for providing materially incorrect, misleading, incomplete, or materially untrue information in the license application; and

WHEREAS, Mr. Quintons pled guilty to and was convicted of the crime "Petit Larceny", a misdemeanor, on October 17, 1990 in the Criminal Court of the City of New York, County of Bronx for a possession of marijuana charge, which conviction was expunged on September 27, 2019; and

WHEREAS, Mr. Quintons answered "No" on his application for licensure as a producer dated August 20, 2024 to questions regarding his past criminal history and participation in administrative hearings; and

WHEREAS, by providing materially incorrect and materially untrue information in the license applications, Mr. Quintons was in violation of the provisions of N. C. Gen. Stat. § 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 , i.e.

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. Quintons 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. Quintons; and

NOW, THEREFORE, in exchange for the consideration and promises and agreements set out herein, Mr. Quintons and the Agent Services Division hereby agree to the following:

1. Immediately upon the signing of this Agreement, Mr. Quintons shall pay a civil penalty of **\$750.00** to the Agent 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. Quintons 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 by the Agent Services Division no later than **November 07, 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 Mr. Quintons or in any other complaints involving Mr. Quintons.
3. Mr. Quintons 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. Quintons 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. Quintons 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 Agent Services Division to Mr. Quintons shall reflect that Regulatory Action has been taken against him. 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 provides 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 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: Joseph Corey Quintons
NPN: 9109973

By: Joe Wall
Deputy Commissioner

Date: 10/30/2025

Date: 11/4/2025