

STATE OF NORTH CAROLINA COUNTY OF WAKE

BEFORE THE COMMISSIONER OF INSURANCE

IN THE MATTER OF THE LICENSURE OF DARRELL J. ROUGEAU LICENSE NO. 0017113533

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME Darrell J. Rougeau (hereinafter "Mr. Rougeau") 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 the insurance laws of this State, and for regulating and licensing of insurance agents, brokers, limited representatives, adjusters and motor vehicle damage appraisers; and

WHEREAS, Mr. Rougeau currently holds a non-resident Company/Independent Firm Adjuster license; and

WHEREAS, N. C. Gen. Stat. § 58-33-46(a)(1) provides that the Commissioner of Insurance may place on probation, suspend, revoke or refuse to renew any license issued under 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. Rougeau applied for a Company/Independent Firm Adjuster license on August 8, 2014; and

WHEREAS, Mr. Rougeau answered "No" to Question No. 1 on the original application for license dated August 8, 2014, and renewals thereof on March 27, 2015, March 30, 2016 and April 1, 2017: "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor."; and

WHEREAS, Mr. Rougeau answered "No" to Question No. 2 on the original application for license dated August 8, 2014, and renewals thereof on March 27, 2015, March 30, 2016 and April 1, 2017: "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony."; and

WHEREAS, Mr. Rougeau was convicted of the misdemeanor offense of fraud on June 16, 1995 in the County Criminal Court at Law No. 9 in Houston, Texas; and

WHEREAS, Mr. Rougeau was convicted in the United States District Court, Western District of Louisiana, Lake Charles Division on January 27, 2005 on the felony count of possession of Cocaine Base (Crack Cocaine); and

WHEREAS, Mr. Rougeau admits to these violations of North Carolina General Statute § 58-33-46(a)(1) as set out herein; and

WHEREAS, Mr. Rougeau has agreed to settle, compromise, and resolve the matters referenced in this Agreement, and the Department has agreed not to pursue additional penalties, sanctions, remedies, or restitution based on these matters against Mr. Rougeau; 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. Rougeau and the Department hereby agree to the following:

- 1. Immediately upon the signing of this Agreement, Mr. Rougeau shall pay a civil penalty of \$250.00 to the Department. 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. Rougeau shall remit the civil penalty by certified mail, return receipt requested, to the Department along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received by the Department no later than December 22, 2017. 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 Department's disciplinary power in any future examination of Mr. Rougeau, or in any other complaints involving Mr. Rougeau.
- 3. Mr. Rougeau enters into this Agreement freely and voluntarily and with the knowledge of his right to have an administrative hearing on this matter. Mr. Rougeau 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. Rougeau understands that N.C.G.S. § 58-

33-46(a)(2) provides that an agent's license may be revoked for violating an Order of the Commissioner.

- 5. This Agreement, when finalized, will be a public record and will <u>not</u> be held confidential by the Department. Following the execution of this Agreement, any and all licenses issued by the Department to Mr. Rougeau shall reflect that Regulatory Action has been taken against him. The Department 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 Department routinely provides copies of 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.

This the 21 day of December, 2017.

North Carolina Department of Insurance

1/31/2018

Darrell J. Rougeau

License No. 0017113533

By: Teresa Knowles
Deputy Commissioner