



STATE OF NORTH CAROLINA
COUNTY OF WAKE

IN THE MATTER OF THE LICENSURE
OF TRIAD INC.
DBA TRIAD INC. OF GEORGIA
CORPORATE LICENSE NO. 1000008031
NPR: 3526906

BEFORE THE COMMISSIONER
OF INSURANCE

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME, TRIAD, INC. (hereinafter "TRIAD") and the North Carolina Department of Insurance Agent Services Division 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 business entities that sell, solicit, or negotiate insurance contracts; and

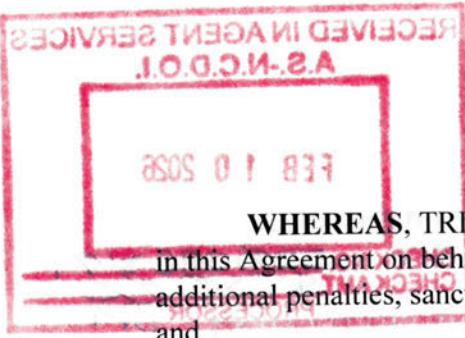
WHEREAS, TRIAD currently holds non-resident agency and Business Entity licenses with the Department; and

WHEREAS, North Carolina General Statute § 58-33-31(b)(2) requires business entities to designate a licensed producer (DRLP), who is a natural person, responsible for the business entity's compliance with the insurance laws and administrative rules of this State and orders of the Commissioner, Department records indicate that the DRLP for TRIAD is Mr. Kevin Nease; 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, TRIAD was operating in New York doing business as TAVIS BARLOW, CO., (TAVIS), and was involved in an administrative hearing brought by New York State Department of Financial Services wherein its license was revoked for providing materially untrue and incorrect information (failing to report two administrative actions (Missouri April 27, 2021 and New Mexico on September 20, 2012) on its renewal license application; 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 this article 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 insurance regulator, or violating any rule of the FINRA



WHEREAS, TRIAD has agreed to settle, compromise, and resolve the matter referenced in this Agreement on behalf of itself, and the Agent Services Division has agreed not to pursue additional penalties, sanctions, remedies, or restitution based on these matters against TRIAD; 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, TRIAD and the Agent Services Division hereby agree to the following:

1. Immediately upon the signing of this Agreement, TRIAD 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." TRIAD shall remit the civil penalty by certified mail, return receipt requested, to the Agent Services Division at 3200 Beechleaf Court, Raleigh N.C. 27604 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 **February 22, 2026**; and
2. This Agreement does not in any way affect the Agent Services Division's disciplinary power in any future examination of TRIAD or in any other complaints involving TRIAD.
3. TRIAD enters into this Agreement, on behalf of itself, freely and voluntarily and with the knowledge of its right to have an administrative hearing on this matter. TRIAD understands it 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. TRIAD 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 TRIAD shall reflect that Regulatory Action has been taken against it. 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, will provide a copy of a voluntary settlement agreement to any company that has 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 your business entity, 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

TRIAD INC.
DBA TRIAD INC. OF GEORGIA
CORP. LICENSE NO. 1000008031
NPN: 3526906

NC. Department of Insurance
Agent Services Division

By: Amy B. Nease
CEO

By: Joe Wall
Deputy Commissioner

Date: 1-26-26

Date: 2/10/2026