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**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 JOSHUA EMMNUEL WALKER
NPN: 20699761**

**VOLUNTARY SETTLEMENT
AGREEMENT**

NOW COME, Joshua Emmnuel Walker (hereinafter "Mr. Walker") and 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 agencies and agents; and

WHEREAS, Mr. Walker currently holds a Non-Resident Producer's license with authority for Life 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, North Carolina General Statute § 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 NC, for providing materially incorrect, misleading, incomplete, or materially untrue information in the license application; and

WHEREAS, the Kentucky Department of Insurance received notice from Medicare that Mr. Walker was undergoing a fraud investigation regarding his conduct as an agent in Ohio. The Kentucky Department opened an investigation. Mr. Walker admitted in such investigation to accepting sales leads identifying personal information of individuals purported to be interested in obtaining Medicare insurance policies. Without investigating the veracity of such leads, Mr. Walker proceeded to execute Medicare contracts on behalf of such individuals without contacting those individuals and obtaining their consent to do so. Mr. Walker admitted to issuing a total of 175 contracts under such circumstances. Kentucky initially revoked his producer's license effective April 02, 2025. Mr. Walker appealed the revocation, and a hearing was required to hear the exceptions, but Mr. Walker surrendered his license before the appeal could be heard.

The Georgia Department of Insurance, effective December 09, 2024, revoked Mr. Walker's producer's license based upon his demonstration of lack of fitness or trustworthiness and other states' actions taken against his producer's license; and

WHEREAS, Mr. Walker did not report the administrative actions taken by the Kentucky Department on June 09, 2025 and the Georgia Department on December 09, 2024 to the Agent Services Division within 30 days after the final disposition of those matters as required by North Carolina General Statute § 58-33-32(k) and was therefore in violation thereof; and

WHEREAS, Mr. Walker failed to disclose the Kentucky Department administrative action taken April 02, 2025 on his May 15, 2025 application for licensure as a Non-resident producer as required therein, a violation of the provisions of North Carolina General Statute § 58-33-46(a) (1); and

WHEREAS, N.C. Gen. Stat. § 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

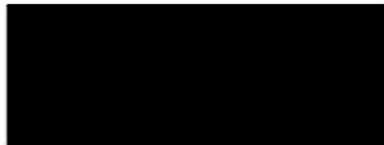
WHEREAS, Mr. Walker has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of himself, and the Agent Services Division has agreed not to pursue additional civil ramifications, including penalties, sanctions, remedies, or restitution based on these matters against Mr. Walker; and

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

1. Immediately upon the signing of this Agreement, Mr. Walker shall pay a civil penalty of **\$600.00** 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. Walker 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 **October 30, 2025**. The civil penalty shall be subject to disbursements 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. Walker or in any other complaints involving Mr. Walker.

3. Mr. Walker 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. Walker 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. Walker 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. Walker 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, 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.

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



By: Joshua Emmuel Walker
NPN: 20699761



By: Joe Wall
Deputy Commissioner

Date: 11/13/2025

Date: 11/13/2025