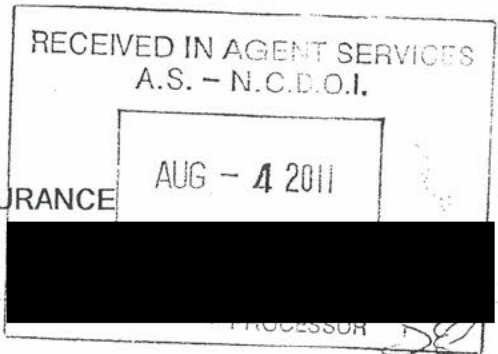


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NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA
COUNTY OF WAKE

BEFORE THE COMMISSIONER
OF INSURANCE

IN THE MATTER OF THE LICENSURE
OF GEORGE E. CALLARA
NPN No. 7078806

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME George E. Callara (hereinafter "Mr. Callara") and the North Carolina Department of Insurance (hereinafter *ADepartment@*), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter *Athis Agreement@*):

WHEREAS, the Department has the authority and responsibility for enforcement of the insurance laws of this State, and for regulating and licensing insurance agents; and

WHEREAS, Mr. Callara holds licenses issued by the Department in the areas of Property and Casualty and Non-Resident Producer license and his National Producer Number is 7078806; and

WHEREAS, on or about February 8, 2011, Mr. Callara completed applications for resident Property and Casualty and non-resident agent licenses, and answered "no" to the screening question, "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"; and

WHEREAS, on or about September 10, 1987, Mr. Callara plead guilty to the charge of Disorderly Conduct in the State of New York. Mr. Callara received a sentence consisting of a 1 year conditional discharge and a \$100 fine for this conviction; and

WHEREAS, on or about September 9, 1989, Mr. Callara plead guilty to the charge of Harassment in the State of New York. Mr. Callara received a sentence consisting of a 1 year conditional discharge and a \$100 fine for this conviction; and

WHEREAS, on or about September 20, 1989, Mr. Callara plead guilty to the charge of Harassment in the State of New York. Mr. Callara received a sentence consisting of a 1 year conditional discharge and a \$100 fine for this conviction; and

WHEREAS, in violation of N.C.G.S. §§ 58-33-46(a)(1) and (6), Mr. Callara failed to report his criminal convictions on his license applications, for which his licenses could be revoked; and

WHEREAS, Mr. Callara has now provided all requested records to the Department regarding his criminal conviction, including character references; and

WHEREAS, Mr. Callara 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. Callara; and

WHEREAS, pursuant to N.C.G.S. § 58-2-70(g), the Commissioner of Insurance and the Department have the express authority to negotiate a mutually acceptable agreement with any person as to the status of the person's license or certificate or as to any civil penalty or

restitution; and

WHEREAS, the parties to this Agreement mutually wish to resolve this matter by consent before the Department initiates an administrative hearing concerning this matter; and

WHEREAS, the parties to this Agreement have reached a mutually agreeable resolution of this matter as set out in this Agreement;

NOW, THEREFORE, in exchange for, and in consideration of the promises and agreements set out herein, the Department and Mr. Callara hereby agree to the following:

1. Mr. Callara agrees to pay a civil penalty of one thousand dollars (\$1,000.00) to the Department. The civil penalty must be in the form of a check, cashier's check or money order, and must be received by the Department contemporaneously with the executed Voluntary Settlement Agreement, signed by Mr. Callara, no later than August 31, 2011.
2. Mr. Callara enters into this Agreement freely and voluntarily and with knowledge of his right to have an administrative hearing on this matter. Mr. Callara understands that he may consult with an attorney prior to entering into this Agreement.
3. This Agreement does not in any way affect the Department's disciplinary power in any future examinations of Mr. Callara or in any other complaints involving Mr. Callara.
4. The parties to this Agreement agree that this Agreement shall have the full force and

effect of an Order of the Commissioner. Mr. Callara understands that N.C.G.S. 58-33-46(a)(2) provides that his licenses may be revoked for violating an Order of the Commissioner.

5. Mr. Callara has read and understands this Agreement and agrees to abide by the terms and conditions stated herein.
6. This Agreement, when finalized, will be a public record and is not confidential. Any and all licenses issued by the Department to the licensee shall reflect that Regulatory Action has been taken against the licensees following the execution of this Agreement. 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 agreements to the NAIC and all companies that have appointed the licensee.
7. This Voluntary Settlement Agreement shall become effective when signed and attested to by Mr. Callara and the Department.

This the 2 day of AUGUST, 2011.

NORTH CAROLINA DEPARTMENT OF INSURANCE

By: 

8-8-11

George E. Callara

Angela Ford

Senior Deputy Commissioner
