

Wake

NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

RECEIVED IN AGENT SERVICES
AS. - N.C.D.O.I

STATE OF NORTH CAROLINA
COUNTY OF WAKE

APR 05 2004

BEFORE THE COMMISSIONER
OF INSURANCE

CHECK NO. [REDACTED]
CHECK AMT. 2500
PROCESSOR [REDACTED]

IN THE MATTER OF
THE LICENSURE OF
SUZETTE DICKENS

VOLUNTARY
SETTLEMENT AGREEMENT

WHEREAS, the North Carolina Department of Insurance ("Department") is charged with the authority and responsibility for enforcing the insurance laws of the State of North Carolina, including the laws applicable to the licensing of insurance agents; and

WHEREAS, Suzette Dickens ("Dickens") has been licensed by the Department since 1996 as an agent for Property and Casualty Insurance; and

WHEREAS, pursuant to N.C.G.S. § 58-2-70(g) the Commissioner of Insurance ("Commissioner") has 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, in September 2003 the Agent Services Division of the Department ("Division") received a complaint against Dickens, which had been initiated by the North Carolina Joint Underwriting Association; and

WHEREAS, the complaint alleged that Dickens had falsified the effective date and premium amount on a certificate of insurance for a fire insurance policy, which is a potential violation of N.C.G.S. § 58-33-46(a)(5); and

WHEREAS, in a notarized statement, dated October 2, 2003, Dickens admitted her wrongdoing in falsifying the document and stated that similar conduct on her part would not occur again; and


WHEREAS, the Department and Dickens hereby enter into this Agreement for the purposes of resolving all matters raised by the complaint filed against her and avoiding an administrative proceeding;

NOW, THEREFORE, it is agreed by and between the Department and Dickens as follows:

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1. Dickens agrees to comply with all statutory and regulatory requirements for transacting business as a licensed insurance agent in this State.
2. Dickens agrees to pay an administrative fine in the amount of two hundred and fifty dollars (\$250.00), made payable to the North Carolina Department of Insurance. Dickens agrees to satisfy this monetary assessment by remitting payment in full to the Division, after she has signed this Agreement and simultaneously with forwarding the Agreement to the Division for the signature of Angela K. Ford, but no later than March 31, 2004.
3. Dickens agrees that if she fails to timely pay the administrative fine, this Agreement will be automatically terminated and the Department may, if necessary, issue a Notice of Administrative Hearing in this matter pursuant to Chapter 150B of the North Carolina General Statutes.
4. This Agreement is entered into in the interest of avoiding an administrative hearing, and the parties consent to be bound by the Agreement. Dickens agrees that she enters into this Agreement freely, voluntarily, and with knowledge of her right to have an administrative hearing.
5. This written document contains the entire agreement between the parties. There are no other oral or written agreements of any kind that alter or add to this Agreement.
6. The Commissioner retains jurisdiction over the parties to this Agreement.
7. This Agreement shall become effective when signed by both Dickens and by Angela K. Ford.


Suzette Dickens


Angela K. Ford
Senior Deputy Commissioner
N.C. Department of Insurance

31 day of March, 2004

___ day of March, 2004