

**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
MILAGROS DROSS

CONSENT ORDER

Docket Number: D-1158

THIS CAUSE was heard on March 31, 2004, by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N.C.G.S. § 58-2-55.

The Agent Services Division ("Division") of the North Carolina Department of Insurance ("Department") was represented by Sue Y. Little, Assistant Attorney General. Milagros Dross ("Dross") was represented by Jeffrey M. Cutler, of the law firm of Kirk, Kirk, Gwynn & Howell.

At the conclusion of the Division's evidence, the parties to this Consent Order stipulated and agreed to the following:

WHEREAS, the 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 surety bondsmen; and

WHEREAS, Dross has been licensed as a surety bondsman by the Department since October 24, 2002;

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

WHEREAS, a Notice of Administrative Hearing, which included allegations that Dross had

potentially violated certain statutes regulating surety bondsmen in this State, was timely served on Dross; and

WHEREAS, the Division and Dross hereby enter into this Consent Order for the purpose of resolving all the allegations raised in the Notice of Administrative Hearing.


IT IS, THEREFORE, ORDERED as follows:

1. Dross shall comply with all statutory and regulatory requirements for transacting business as a surety bondsman in this State.

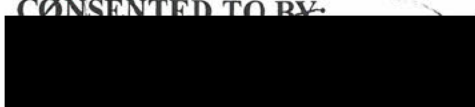
2. Dross shall pay a civil penalty in the amount of one thousand dollars (\$1,000.00), made payable to the North Carolina Department of Insurance. Dross agrees to satisfy this monetary assessment by remitting payment in full to the Division, after she has signed this Consent Order and simultaneously with forwarding the Consent Order to the Division for the signatures of the Hearing Officer and Angela K. Ford, Senior Deputy Commissioner.

3. The Commissioner of Insurance retains jurisdiction over the parties to this Consent Order.

This the 5th day of May, 2004


Peter W. Kolbe, Hearing Officer
North Carolina Department of Insurance

CONSENTED TO BY:


Angela K. Ford
Senior Deputy Commissioner


Milagros Dross


Jeffrey M. Culler
Attorney for Milagros Dross

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this day I have served the attached Consent Order by certified, first class mail, postage prepaid, addressed as follows:

Jeffrey M. Cutler
Kirk, Kirk, Cutler & Thomas
Post Office Box 729
Wendell, NC 27591

Sue Y. Little
Assistant Attorney General
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001

Angela K. Ford
Senior Deputy Commissioner
Public Services Group
1201 Mail Service Center
Raleigh, NC 27699-1201

This the 5th day of May, 2004


Mary Faulkner
Paralegal
NC Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201