

**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 JOY JONES-BROWN**

**VOLUNTARY SETTLEMENT
AGREEMENT**

NOW COME, Joy Jones-Brown (hereinafter "Ms. Jones-Brown") and the Bail Bond Regulatory Division of the N.C. Department of Insurance (hereinafter "BBRD"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement"):

WHEREAS, the BBRD has the authority and responsibility for enforcement of insurance laws of this State, and for regulating and licensing bail bondsmen; and

WHEREAS, pursuant to N.C. Gen. Stat. § 58-71-80(a)(7), the Commissioner may deny, suspend, revoke, or refuse to renew any license under Article 71 of Chapter 58 of the North Carolina General Statutes for failure to comply with or violation of the provisions of Article 71 of Chapter 58 of the North Carolina General Statutes or of any order, rule or regulation of the Commissioner; and

WHEREAS, N.C. Gen. Stat. § 58-71-40 (a) and (b) provide that no person shall act in the capacity of a surety bondsman unless qualified and licensed, and the Commissioner may propound any reasonable interrogatories about the applicant's qualifications and any other matters the Commissioner considers necessary to protect the public and ascertain the qualifications of the applicant and conduct a reasonable inquiry or investigation relative to the determination of the applicant's fitness to be licensed or to continue to be licenses; and

WHEREAS, N.C. Gen. Stat. § 58-71-80(a) (3) provides that the Commissioner may deny, place on probation, suspend, revoke, or refuse to renew a license for a material misstatement, misrepresentation or fraud in obtaining the license; and

WHEREAS, Ms. Jones-Brown applied for a surety bail bond license on December 22, 2020; and

WHEREAS, Ms. Jones-Brown answered "No" to Question 3a) on the application: "Have you ever been convicted of a crime (Felony, Misdemeanor and Traffic conviction, whether or not adjudication was withheld (including Prayer for Judgment "PJC")?"; and

WHEREAS, on or about July 24, 2006, Ms. Jones-Brown was found guilty of Traffic, No Operators License (Wake County File #: 99CR103511); and

WHEREAS, on or about February 19, 2004, Ms. Jones-Brown was found guilty of Traffic, DWLR (Beaufort County File # 03CR52045); and

WHEREAS, on or about May 21, 1997, Ms. Jones-Brown was found guilty of Traffic, Give/Lend/Borrow License Plate (Hyde County File # 97CR274); and

WHEREAS, on or about May 21, 1997, Ms. Jones-Brown was found guilty of Traffic, Fict/CNCL/Rev Reg Card/Tag/Drive Allow MV No Registration (Hyde County File # 97CR275); and

WHEREAS, on or about May 06, 1997, Ms. Jones-Brown was found guilty of Traffic, Permit Operation Vehicle No Insurance (Hyde County File # 97CR276); and

WHEREAS, on or about November 24, 1997, Ms. Jones-Brown was found guilty of Traffic, Expire Registration Card/Tag (Durham County File # 97CR8533); and

WHEREAS, on or about November 24, 1997, Ms. Jones-Brown was found guilty of Traffic, Drive allow MV No Registration (Durham County File # 97CR8533); and

WHEREAS, on or about November 24, 1997, Ms. Jones-Brown was found guilty of Traffic, No registration, No card (Durham County File # 97CR8532); and

WHEREAS, on or about November 24, 1997, Ms. Jones-Brown was found guilty of Traffic, License not in possession (Durham County File # 97CR8532); and

WHEREAS, on or about July 17, 1996, Ms. Jones-Brown was found guilty of Traffic, Speeding (Durham County File # 96CR2219); and

WHEREAS, on or about June 08, 1994, Ms. Jones-Brown was found guilty of Traffic, No Operator's License (Hyde County File # 94CR147); and

WHEREAS, the Department denied Ms. Jones-Brown's application on or about April 06, 2021 based on violations of N.C. Gen. Stat. § 58-71-80(a) (3), and Ms. Jones-Brown requested a review on May 04, 2021 which was scheduled for and held on June 16, 2021; and

WHEREAS, pursuant to N.C. Gen. Stat. § 58-2-70(g), the Commissioner of Insurance and the BBRD 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, in lieu of an administrative hearing on the matters stated herein, Ms. Jones-Brown has agreed to settle, compromise, and resolve the matters referenced in this Agreement,

and the BBRD has agreed not to pursue additional civil ramifications; including penalties, sanctions, remedies, or restitution based on these matters against Ms. Jones-Brown; and

WHEREAS, Ms. Jones-Brown agreed on July 13, 2021 to execute a Voluntary Settlement Agreement and pay a fine in the amount of \$500.00 as a condition to being licensed as a surety bail bondsman; and


NOW, THEREFORE, in consideration of the promises and agreements set out herein, the Department and Ms. Jones-Brown hereby agree to the following:


1. Immediately upon her signing of this document, Ms. Jones-Brown shall pay a **civil penalty of \$500.00** to the Department. The form of payment shall be in the form of a 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." Ms. Jones-Brown shall send the civil penalty by certified mail, return receipt requested, to the BBRD simultaneously with the return of this Agreement, signed by Ms. Jones-Brown. The civil penalty and the signed Agreement must be received by the Department no later than **August 23, 2021**. The civil penalty shall be subject to disbursement in accordance with the provisions of Article IX, Section 7 of the North Carolina Constitution for the benefit of the public schools.
2. The Department has reconsidered its denial of Ms. Jones-Brown's application for licensure as a surety bail bondsman and will issue Ms. Jones-Brown a surety bondsman's license upon receipt of Ms. Jones-Brown's execution of this Voluntary Settlement Agreement and return to the Department accompanied with payment of the civil penalty set forth above in the amount of \$500.00; and
3. Ms. Jones-Brown shall obey all laws and regulations applicable to all licenses issued to her.
4. Ms. Jones-Brown enters into this Agreement freely and voluntarily and with knowledge of her right to have an administrative hearing on this matter. Ms. Jones-Brown understands that she may consult with an attorney prior to entering into this Agreement.
5. This Agreement does not in any way affect the Department's disciplinary power in any future follow-up examinations of Ms. Jones-Brown, or in any other cases or complaints involving Ms. Jones-Brown.
6. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Jones-Brown understands that N. C. Gen. Stat. § 58-71-80(a)(7) provides that a surety bondsman's license may be revoked for violating an Order of the Commissioner.

7. This Voluntary Settlement Agreement, when finalized, will be a public record and is not confidential. All licenses issued by the Department to the licensee shall reflect that Regulatory Action has been taken against the licensee following the execution of this Agreement. The Department is free to disclose the contents of this Agreement to third parties upon request or pursuant to any law or policy providing for such disclosure. The Department, upon request, routinely provides copies of voluntary settlement agreements to all companies that have appointed the licensee.

8. This Settlement Agreement shall become effective when signed by Ms. Jones-Brown and the Department.

**N.C. Department of Insurance
Bail Bond Regulatory Division**


By: Joy Jones-Brown
Applicant


By: Marty Sumner
Senior Deputy Commissioner

Date: 8-27-2021

Date: 9/2/21