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CAROLINA DEPARTMENT OF INSURANCE
 RALEIGH, NORTH CAROLINA

NOV - 3 2015

STATE OF NORTH CAROLINA
 COUNTY OF WAKE
 BEFORE THE COMMISSIONER
 OF INSURANCE

IN THE MATTER OF THE LICENSE
 OF MELISSA STACI KONOWITZ
 LICENSE NO. 0009112399
 VOLUNTARY SETTLEMENT
 AGREEMENT

NOW COME, Melissa Staci Konowitz (hereinafter "Ms. Konowitz") and the North Carolina Department of Insurance (hereinafter "Department"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this 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, Ms. Konowitz currently holds a non-resident producer's license with authority for Property, Casualty and Personal Lines of insurance issued by the Department; 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, Ms. Konowitz was involved in an administrative proceeding before the Minnesota Department of Insurance resulting in the ordering and imposition of a monetary penalty of \$250.00 for failure to notify the department of change of address, such order being effective July 29, 2014 and entered on June 16, 2015; and

WHEREAS, Ms. Konowitz did not report this action to the Department within 30 days after the final disposition of the matter as required by North Carolina General Statute § 58-33-32(k), and therefore was in violation thereof; and

WHEREAS, Ms. Konowitz admits to this violation of North Carolina General Statute § 58-33-32(k); and

WHEREAS, North Carolina General Statute § 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, Ms. Konowitz has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of herself, and the Department has agreed not to pursue additional penalties, sanctions, remedies, or restitution based on these matters against Ms. Konowitz; and

WHEREAS, the parties to this Agreement mutually wish to resolve this matter by consent before the Department initiates an administrative hearing, and have reached a mutually agreeable resolution of this matter as set out in this Agreement.

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

1. Immediately upon the signing of this Agreement, Ms. Konowitz shall pay a civil penalty of \$250.00 to the Department. 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." Ms. Konowitz shall remit the civil penalty by certified mail, return receipt requested, to the Department along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received by the Department no later than **October 19, 2015**. 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 public schools.

2. This Agreement does not in any way affect the Department's disciplinary power in any future examination of Ms. Konowitz or in any other complaints involving Ms. Konowitz.
3. Ms. Konowitz enters into this Agreement, on behalf of herself, freely and voluntarily and with the knowledge of her right to have an administrative hearing on this matter. Ms. Konowitz understands she may consult with an attorney prior to entering into this Agreement.

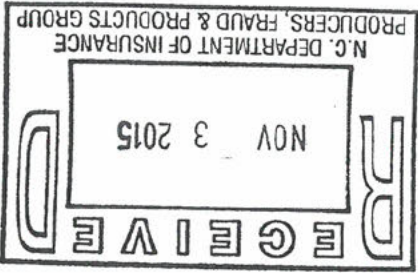
4. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Konowitz understands that N.C.G.S. § 58-33-46(a)(2) provides that a producer's license may be revoked for violating an Order of the Commissioner.

5. This Agreement, when finalized, will be a public record and will not be held confidential by the Department. Following the execution of this Agreement, any and all licenses issued by the Department to Ms. Konowitz shall reflect that Regulatory Action has been taken against her. 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 agreement to all 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 N. C. Department of Insurance has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The N.C. Department of Insurance cannot give you legal advice as to the specific reporting requirements of other state or federal regulators.

320
November
This the 27 day of October, 2015.



N. C. Department of Insurance

By: Melissa Staci Konowitz
License No. 0009112399

By: Angela Ford
Senior Deputy Commissioner



11-3-15