

**NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA**

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**STATE OF NORTH CAROLINA  
COUNTY OF WAKE**

**BEFORE THE COMMISSIONER  
OF INSURANCE**

**IN THE MATTER OF  
THE LICENSURE OF  
JESSICA E. LAUCK  
LICENSE NO. 0006618227**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME**, Jessica E. Lauck (hereinafter "Ms. Lauck") 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. Lauck currently holds a resident producer's license with lines of authority for Accident & Health or Sickness issued by the Department; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a)(8) provides that the Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued under Article 33 of Chapter 58 of the General Statutes of NC, for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this State or elsewhere; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a)(2) provides that the Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued under Article 33 of Chapter 58 of the General Statutes of NC for violating any insurance law or this or any other state, violating any administrative rule, subpoena or order of the Commissioner or of another state's insurance regulator, or violating any rule of FINRA; and

**WHEREAS**, a Department investigation revealed that Ms. Lauck filed claims for benefits under an insurance policy issued to her with respect to dependents covered thereunder knowing

that the statements made therein contained false or misleading information concerning facts or matters material to the claims; and

**WHEREAS**, the Department's investigation supports the conclusion that Ms. Lauck violated the provisions of North Carolina General Statute 58-33-46(a)(8) and 58-33-46(a)(2) in that false or fraudulent statements or representations were made to obtain benefits under an insurance policy in both her agent and policyholder capacities; and

**WHEREAS**, Ms. Lauck 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. Lauck; 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. Lauck and the Department hereby agree to the following:


1. Immediately upon the signing of this Agreement, Ms. Lauck shall pay a civil penalty of **\$500.00** 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. Lauck 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 1, 2018**. 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. As a condition of continued licensure, Ms. Lauck is required to return to the Department in addition to the civil penalty set forth in Paragraph 1 above, confirmation and proof that she has repaid all monies received from the insurer (AFLAC) as a result of filing claims that contained false or misleading information concerning facts or matters material to the claims.
3. This Agreement does not in any way affect the Department's disciplinary power in any future examination of Ms. Lauck or in any other complaints involving Ms. Lauck.
4. Ms. Lauck 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.



Lauck understands she may consult with an attorney prior to entering into this Agreement.

5. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Lauck 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.
6. 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. Lauck 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.
7. The parties have read and understand this Agreement and agree to abide by the terms and conditions stated herein.
8. 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.

**N. C. Department of Insurance**

  
By: Jessica E. Lauck  
License No 0006618227

  
By: Angela Hatchell  
Deputy Commissioner

Date: 9-27-18

Date: 10/11/18