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**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  
JANICE SLADE LOWE  
LICENSE NO. 0012125906**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME**, Janice Slade Lowe (hereinafter "Ms. Lowe") 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 bail bondsmen; and

**WHEREAS**, Ms. Lowe holds an active license as a bail bond runner issued by the Department; 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) provides that no person shall act in the capacity of a professional bondsman, surety bondsman, or runner or perform any of the functions, duties, or powers prescribed for professional bondsmen, surety bondsmen, or runners under Article 71 of Chapter 58 of the General Statutes of North Carolina unless that person is qualified and licensed under said Article; and

**WHEREAS**, N.C. Gen. Stat. § 58-71-75 provides a process for annual renewal of bail bond runner licenses; and

**WHEREAS**, Ms. Lowe did not follow the process by not making timely application for renewal of her license for 2015-2016, resulting in the non-renewal of her bail bond runner's license and her ability to perform any of the functions, duties, or powers prescribed for bail bond runners under Article 71 of Chapter 58 of the General Statutes; and

**WHEREAS**, Ms. Lowe admits to these violations; and

**WHEREAS**, Ms. Lowe's violations of N.C. Gen. Stat. § 58-71-40(a) and N.C. Gen. Stat. § 58-71-75 demonstrate a failure to comply with and/or violations of the provisions of Article 71 of Chapter 58 of the North Carolina General Statutes for which Ms. Lowe's bail bond runner's license could be revoked, suspended or not renewed pursuant to N.C. Gen Stat. § 58-71-80(a)(7); and

**WHEREAS**, in lieu of an administrative hearing on the matters stated herein, Ms. Lowe has agreed to settle, compromise, and resolve the matters referenced in this Agreement, and the Department has agreed not to pursue additional penalties, sanctions, remedies, or restitution based on these matters against Ms. Lowe; and

**WHEREAS**, pursuant to N.C. Gen. Stat. § 58-2-70(g), the Commissioner of Insurance and the Department 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

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

1. Immediately upon her signing of this document, Ms. Lowe shall pay a **civil penalty of \$750.00** 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. Lowe shall send the civil penalty by certified mail, return receipt requested, to the Department simultaneously with the return of this Agreement, signed by Ms. Lowe. The civil penalty and the signed Agreement must be received by the Department no later than **September 23, 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 the public schools.
2. Ms. Lowe shall obey all laws and regulations applicable to all licenses issued to her.
3. Ms. Lowe enters into this Agreement freely and voluntarily and with knowledge of her right to have an administrative hearing on this matter. Ms. Lowe understands that she may consult with an attorney prior to entering into this Agreement.

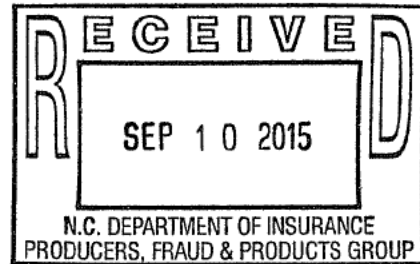
4. This Agreement does not in any way affect the Department's disciplinary power in any future follow-up examinations of Ms. Lowe, or in any other cases or complaints involving Ms. Lowe.

5. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Lowe understands that N. C. Gen. Stat. § 58-71-80(a)(7) provides that a bail bond runner's license may be revoked for violating an Order of the Commissioner.


6. This Voluntary Settlement Agreement, when finalized, will be a public record and is not confidential. Any and 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 routinely provides copies of voluntary settlement agreements to all companies that have appointed the licensee.

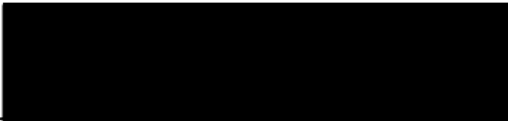
7. This Settlement Agreement shall become effective when signed by Ms. Lowe and the Department.

This the 10<sup>th</sup> day of September, 2015.  
25 day of August, 2015.



North Carolina Department of Insurance

By:   
Janice Slade Lowe  
License No. 0012125906

By:   
Angela Ford  
Senior Deputy Commissioner

9-10-15