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NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA

Agent Services  
Division

STATE OF NORTH CAROLINA  
COUNTY OF WAKE

BEFORE THE COMMISSIONER  
OF INSURANCE

IN THE MATTER OF  
THE LICENSURE OF  
CAROLE J. MCDONALD

FINAL AGENCY DECISION

DOCKET NUMBER 1343

This matter was heard on Wednesday, January 24, 2007, by the undersigned Hearing Officer, designated by the Commissioner of Insurance ("Commissioner") pursuant to N.C. General Statute §58-2-55. The North Carolina Department of Insurance ("Department") was present, represented by the Agent Services Division. Legal representation was provided to the Department by Assistant Attorney General LaShawn L. Strange. Carole J. McDonald ("Respondent") failed to appear after being duly served with the notice of hearing.

After careful consideration of the evidence and arguments presented, and based on the record as a whole, the undersigned Hearing Officer hereby makes the following Findings of Fact and Conclusions of Law:

**FINDINGS OF FACT**

1. The Notice of Administrative Hearing was properly served on Respondent.
2. Respondent currently holds a life and health insurance agent license and a Medicare supplement/long-term care insurance agent license that were issued by the Department under Article 33 of Chapter 58 of the General Statutes of North Carolina.
3. Because of Respondent's failure to appear at the Administrative Hearing, the undersigned Hearing Officer finds, pursuant to 11 NCAC 1.0423(a)(1), that the allegations set out in the Notice of Hearing are taken as true and are deemed to be proved without further evidence.

Based on the foregoing Findings of Fact, the undersigned Hearing Officer makes the following:

**CONCLUSIONS OF LAW**


1. This matter is properly before the Commissioner and the Commissioner has jurisdiction over the parties and the subject matter pursuant to Chapter 58 of the General Statutes of North Carolina.
2. Respondent was properly served with the Notice of Administrative Hearing.
3. Pursuant to 11 NCAC 1.0423(a)(1), the allegations set forth in the notice of hearing are taken as true and are deemed to be proved without further evidence.
4. The allegations set out in the Notice of Hearing are incorporated by reference as if set forth herein.
5. Respondent has demonstrated financial irresponsibility in the conduct of business in this State, which constitutes grounds for revoking her license pursuant to N.C. General Statute § 58-33-46(a)(8).

Based on the foregoing Findings of Fact and Conclusions of Law, the undersigned Hearing Officer enters the following:

**ORDER**

Respondent Carole McDonald's life and health insurance agent license and Medicare supplement/long-term care insurance agent license are revoked as of the date of this Final Agency Decision.

This the 20<sup>th</sup> day of February, 2007.

  
William K. Hale  
Hearing Officer