

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

**STATE OF NORTH CAROLINA  
COUNTY OF WAKE**

**IN THE MATTER OF THE LICENSURE  
OF SONIA PENNERMAN**

) **BEFORE THE COMMISSIONER  
OF INSURANCE**

) **VOLUNTARY SETTLEMENT**

) **AGREEMENT**  
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**NOW COME** Sonia Pennerman [hereinafter, "Ms. Pennerman"] and the North Carolina Department of Insurance [hereinafter "the Department"], by and through Senior Deputy Commissioner Angela Ford, and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement, hereinafter "this document":

**WHEREAS**, the Department has the authority and responsibility for enforcement of the insurance laws of this State, for regulating and licensing insurance agents and bail bondsmen, and for regulating the continuing education of insurance agents and bail bondsmen;

**WHEREAS**, Ms. Pennerman holds a nonresident Producer's license and Medicare Supplement / Long Term Care license issued by the Department on October 16, 2012;

**WHEREAS**, on December 1, 2012, the Louisiana Insurance Department took administrative action against Ms. Pennerman for failure to report a 2007 administrative action taken against her agent licenses by the State of Florida, Division of Financial Services;

**WHEREAS**, on December 19, 2012, the Utah Insurance Department took administrative action against Ms. Pennerman for failure to report the 2007 administrative action taken by the State of Florida, Division of Financial Services;

**WHEREAS**, Ms. Pennerman did not report the Louisiana and Utah administrative actions to North Carolina until January 28, 2014;

**WHEREAS**, N.C.G.S. § 58-33-32(k) requires a producer to report any administrative action taken against the producer in another state or by another governmental agency in this State within 30 days after the final disposition of the matter;

**WHEREAS**, Ms. Pennerman violated N.C.G.S. § 58-33-32(k) by failing to report the Louisiana and Utah actions within 30 days;

**WHEREAS**, the Department held an informal conference with Ms. Pennerman on March 27, 2014 to discuss allegations against her agent licenses;

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**WHEREAS**, pursuant to N.C.G.S. § 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;

**WHEREAS**, Mr. Pennerman 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. Pennerman;

**WHEREAS**, the parties to this Agreement mutually wish to resolve this matter by consent before the Department initiates an administrative hearing concerning this matter; and

**WHEREAS**, Ms. Pennerman has agreed to pay a total administrative fine of \$250.00 in lieu of other administrative action against his licenses for these violations of Chapter 58;

**WHEREAS**, the parties to this document have reached a mutually agreeable resolution of this matter as set out in this Voluntary Settlement Agreement.

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

1. Contemporaneously with the execution of this document, Ms. Pennerman shall pay a civil penalty of two hundred fifty dollars (\$250.00) to the Department. The check for the payment of this civil penalty shall be payable to the "North Carolina Department of Insurance." This 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. The Department must receive both the civil penalty and this signed document from Ms. Pennerman no later than **May 21, 2014**.
2. Ms. Pennerman agrees to comply with all statutory and regulatory requirements applicable to insurance agents in this State.
3. This Agreement does not in any way affect the Department's disciplinary power in any future actions, cases or complaints involving Ms. Pennerman.
4. The parties to this document agree that the Superior Court of Wake County shall be the venue for any actions seeking to enforce this document.
5. If, for any reason, any part or provision of this document is found to be void or unenforceable, the other parts and provisions shall remain in full force and effect.
6. The parties to this document have read and understand this document and agree to abide by the terms and conditions contained herein.



7. This 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 with third parties upon request or pursuant to any law or policy providing for such disclosure.
8. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Pennerman understands that N.C. Gen. Stat. § 58-33-46(a)(2) provides that Ms. Pennerman's licenses may be revoked for violating an Order of the Commissioner.
9. Ms. Pennerman voluntarily waives any right to notice of an administrative hearing and any right to a hearing on the violation and disciplinary action referenced in this Settlement Agreement. Ms. Pennerman also waives any right to appeal and agrees not to challenge the validity of this Settlement Agreement in any way.
10. The promises, agreements, representations and consideration contained herein are not mere recitals but are contractual in nature.
11. This written document contains the entire agreement between the Parties. There are no other oral or written agreements of any kind that alter or add to this agreement.

  
Sonia Pennerman

  
North Carolina Department of Insurance  
By Angela K. Ford  
Senior Deputy Commissioner

Date: June 9, 2014  
5/21/2014

Date: 6-9-14

