



**NORTH 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 DORINDA J. PHILLIPS  
LICENSE NO. 001271874**

**VOLUNTARY SETTLEMENT  
AGREEMENT**

**NOW COME** Dorinda J. Phillips (hereinafter "Ms. Phillips") 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. Phillips currently holds a resident Life license and a Limited Representative's license with the Department; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a)(1) provides that the Commissioner of Insurance may place on probation, suspend, revoke or refuse to renew any license issued under Chapter 58 of the General Statutes of North Carolina for providing materially incorrect, misleading, incomplete, or materially untrue information in the license application; and

**WHEREAS**, North Carolina General Statute § 58-33-46(a)(6) provides that the Commissioner of Insurance may place on probation, suspend, revoke or refuse to renew any license issued under Chapter 58 of the General Statutes of North Carolina of any applicant or licensee for having been convicted of a felony or a misdemeanor involving dishonesty, a breach of trust, or moral turpitude; and

**WHEREAS**, Ms. Phillips has held a license as a Motor Club representative (Limited license) since January 6, 2009; and

**WHEREAS**, Agents' Services Division records indicate that Ms. Phillips answered "no" to the screening question; "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?" at that time of application for such license; and

**WHEREAS**, Ms. Phillips applied for resident licensing as a Life agent on August 24, 2010; and

**WHEREAS**, Ms. Phillips answered "yes" to the screening question: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime; and

**WHEREAS**, Ms. Phillips provided documentation to the effect that on or about July 25, 1991 she was convicted of Attempted Bribery in a U.S. Army Court Martial proceeding, and that the charges were amended on August 24, 1992 and that she was sentenced to confinement for 45 days, forfeiture of five (5) months pay, reduced in rank to Private E-1 and given a Bad Conduct discharge; and

**WHEREAS**, Ms. Phillips admits to the violation of North Carolina General Statute § 58-33-46(a)(1) as set out herein; and

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

1. Immediately upon the signing of this Agreement, Ms. Phillips shall pay a civil penalty of **\$250.00** to the Department. The form of payment shall be by certified cashiers 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. Phillips 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 **April 11, 2011**. 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. Phillips, or in any other complaints involving Ms. Phillips.
3. Ms. Phillips enters into this Agreement freely and voluntarily and with the knowledge of her right to have an administrative hearing on this matter. Ms. Phillips 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. Phillips understands that N.C.G.S. § 58-33-46(a)(2) provides that an agent'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. Phillips 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.

This the 4 day of ~~January~~<sup>April</sup>, 2011.

[Redacted Signature]

Dorinda J. Phillips  
LICENSE NO. 001271874

North Carolina Department of Insurance

[Redacted Signature]

By: Angela Ford  
Senior Deputy Commissioner

4-15-11