

NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA
COUNTY OF WAKE

IN THE MATTER OF
THE LICENSURE OF
ROBIN D. WALDEN
LICENSE NO. 0007304258

BEFORE THE COMMISSIONER
OF INSURANCE

VOLUNTARY SETTLEMENT
AGREEMENT

RECEIVED IN AGENT SERVICES
A.S. - N.C.D.O.I.
JAN 15 2019 SA
CHECK NO. _____
CHECK AMT. _____
PROCESSOR _____

RECEIVED IN AGENT SERVICES
A.S. - N.C.D.O.I.
JAN 18 2019
CHECK NO. [REDACTED]
CHECK AMT. 300.00
PROCESSOR _____
114369

NOW COME, Robin D. Walden (hereinafter "Ms. Walden") 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. Walden currently holds a resident producer's license with authority for Property and Casualty lines of insurance, a Broker's license, and a Credit Agent license 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)(10) 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 forging another's name to an application for insurance or to any document relating to an insurance transaction; and

WHEREAS, a Department investigation revealed that Ms. Walden completed an application for insurance in Ms. Ashley McDougal's name and signed Ms. McDougal's name to the application without Ms. McDougal's knowledge or consent in violation of North Carolina General Statute § 58-33-46(a)(10); and

WHEREAS, with respect to a personal auto policy for Johnny Oliver with National General, Ms. Walden admitted to signing Mr. Oliver's name to the Reinstatement Request/Statement of No Loss on March 21, 2017 without Mr. Oliver's knowledge or consent in violation of North Carolina General Statute § 58-33-46(a)(10); and

WHEREAS, with respect to a personal auto policy for Ms. Johnisha Oliver with National General, Ms. Walden admitted to signing Ms. Oliver's name to the named insured signature line on March 21, 2017 without Ms. Oliver's knowledge or consent in violation of North Carolina General Statute § 58-33-46(a)(10); and

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

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

1. Immediately upon the signing of this Agreement, Ms. Walden shall pay a civil penalty of **\$300.00** 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. Walden 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 **June 18, 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. This Agreement does not in any way affect the Department's disciplinary power in any future examination of Ms. Walden or in any other complaints involving Ms. Walden.

3. Ms. Walden 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. Walden 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. Walden 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.
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. Walden 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.
7. 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.



By: **Robin D. Walden**
License No. 00073042

N. C. Department of Insurance



By: **Teresa Knowles**/
Deputy Commissioner

Date: 1-14-19

Date: 1/22/19