

NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

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| STATE OF NORTH CAROLINA |) | BEFORE THE |
| COUNTY OF WAKE |) | COMMISSIONER OF INSURANCE |
| |) | |
| |) | |
| IN THE MATTER OF: |) | |
| |) | ORDER AND |
| THE LICENSURE OF |) | <u>FINAL AGENCY DECISION</u> |
| ASHLEY BUTLER |) | |
| (NPN #18236075) |) | Docket No. 2313 |
| |) | |
| Respondent. |) | |
| |) | |
| |) | |

THIS MATTER was heard on October 29, 2025, by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N. C. Gen. Stat. § 58-2-55. The administrative hearing was held in the Hearing Room at the North Carolina Department of Insurance, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, the Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “ASD”), was present and represented by Assistant Attorney General, Dilcy Burton. Roy Foster, Complaint Analyst with ASD (“Foster”), appeared and testified on behalf of Petitioner. Respondent, Ashley Butler, (“Respondent”) did not appear and was not represented by counsel at the hearing.

Petitioner’s Exhibits 1 through 10 were admitted into evidence with the exception of redactions of personally identifiable information.

The Petition for Administrative Hearing alleged that Respondent violated N.C. Gen Stat. §§ 58-33-32(k), 58-33-46(a)(2) and 58-33-46(a)(9) for failure to report an Iowa administrative action.

BASED UPON careful consideration of the evidence, arguments presented at the hearing by ASD, and upon the entire record in the proceeding, the Hearing Officer hereby makes the following Findings of Fact and Conclusions of Law:

FINDINGS OF FACT

1. The North Carolina Department of Insurance (“NCDOI”) is a state agency responsible, in accordance with Chapter 58 of the North Carolina General

Statutes, for the enforcement of the insurance laws of North Carolina and for regulating and licensing insurance producers.

2. Subsections (b) (d) and (e) of N.C. Gen. Stat. § 58-2-69 provide authority to the Commissioner to give notice to any licensee by sending such notices by first-class mail at the address or addresses that a licensee provides to the Commissioner pursuant to N. C. Gen. Stat. § 58-2-69(b).

3. Since August 2, 2017, Respondent held a North Carolina nonresident insurance producer license. Currently, Respondent has lines of authority in accident and health or sickness. *See Pet'r Ex. 3.*

4. This matter came to the Department's attention through a "PIC alert." PIC is an automatic notification system through the NAIC ("National Association of Insurance Commissioners") regarding administrative actions against Respondent. *See Pet'r Ex. 5.*

5. On or about August 22, 2023, the Iowa Insurance Commissioner revoked the insurance producer license of Respondent due to Respondent's misrepresentation and deception in selling insurance policies. *See Pet'r Ex. 7.*

6. N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state within 30 days after the final disposition of the matter. The report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the actions."

7. Foster testified that a licensee may report an administrative action against a licensee by uploading a copy of the administrative action to the NIPR Attachment Warehouse or reporting the administrative action directly to NCDOI, either by USPS mail, facsimile or e-mail. *See Pet'r Ex. 6.*

8. As evidenced by screenshots of the NIPR Attachment Warehouse searched by Respondent's name and national producer number, Respondent did not upload the negative administrative action, nor did Respondent report the administrative action directly to NCDOI, within thirty (30) days of the effective date of the administrative action. *See Pet'r Ex. 6.*

9. On August 30, 2023 and September 11, 2023, Foster contacted the Respondent at ashleybutler079@gmail.com and licensing@insurancelicenseadmin.com, which are the email addresses Respondent provided the Department. Both emails informed Respondent that the Department had learned of the Iowa administrative action and requested that Respondent provide a response. Respondent did not respond to these inquiries from the North Carolina Department

of Insurance. *See Pet'r Exs. 8 - 9.*

10. An informal conference was scheduled for the Respondent on October 26, 2023 at 1:30 PM. At the informal conference, NCDOI contacted Respondent at the telephone number on record for Respondent at 954-347-6361. Respondent never answered or returned the call of NCDOI. *See Pet'r Ex. 10.*

11. Foster testified that Respondent never provided timely notice of the administrative action from Iowa to NCDOI. *See Pet'r Ex. 6-10.*

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 North Carolina General Statutes.

2. The Notice of Administrative Hearing and the Petition for Administrative Hearing were properly served on Respondent pursuant to N.C. Gen. Stat. § 58-2-69(b) and Rule 4 of the North Carolina Rules of Civil Procedure.

3. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, revoke, or refuse to renew any license issued under this Article for a licensee 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 insurance regulator or violating any rule of FINRA.

4. N.C. Gen. Stat. § 58-33-46(a)(9) provides that NCDOI may place on probation, suspend, revoke or refuse to renew a license if a licensee has an insurance producer license or its equivalent denied, suspended or revoked in any other jurisdiction for reasons substantially similar to those listed in this subsection.

5. N.C. Gen. Stat. § 58-33-32(k) requires an insurance producer to report to the Commissioner any administrative action taken against the producer in another state or by another governmental agency in this State within thirty (30) days after the final disposition of the matter.

6. Respondent was required to report the Iowa administrative action (effective August 22, 2023) within thirty (30) days of the effective date of the action pursuant to N.C. Gen. Stat. § 58-33-32(k). *See Pet'r Ex. 7.*

7. Respondent's failure to report and provide copies of the adverse administrative actions from the state of Iowa within thirty (30) days of the effective date of the action is a violation of N.C. Gen. Stat. § 58-33-32(k). *See Pet'r Ex. 7.*

8. Respondent's violations of N.C. Gen. Stat. § 58-33-32(k), subject the Respondent to disciplinary action pursuant to N.C. Gen. Stat. §§ 58-33-46(a)(2) and 58-33-46(a)(9).

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

ORDER

It is ordered that Respondent's insurance producer license issued by the North Carolina Department of Insurance be **REVOKE**D effective as of the date of the signing of this Order.

This 16 day of January, 2026.

Terence D. Friedman
Hearing Officer
N.C. Department of Insurance

APPEAL RIGHTS

This is a Final Agency Decision issued under the authority of N.C. Gen. Stat. § 150B, Article 3A.

Under the provisions of N.C. Gen. Stat. § 150B-45, any party wishing to appeal a final decision of the North Carolina Department of Insurance must file a Petition for Judicial Review in the Superior Court of the County where the person aggrieved by the administrative decision resides, or in the case of a person residing outside the State, the county where the contested case which resulted in the final decision was filed. The appealing party must file the petition within 30 days after being served with a written copy of the Order and Final Agency Decision. In conformity with the 11 NCAC 1.0413 and N.C.G.S. § 1A-1, Rule 5, this Order and Final Agency Decision was served on the parties on the date it was placed in the mail as indicated by the date on the Certificate of Service attached to this Order and Final Agency Decision. N.C. Gen. Stat. § 150B-46 describes the contents of the Petition and requires service of the Petition on all parties. The mailing address to be used for service on the Department of Insurance is: Amy Funderburk, General Counsel, 1201 Mail Service Center, Raleigh, NC 27699-1201.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have this day served the foregoing **ORDER** and **FINAL AGENCY DECISION** by mailing a copy of the same via certified U.S. mail, return receipt requested; and via first class U.S. mail to the licensee at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via courtesy e-mail to Respondent; and via State Courier to Attorney for Petitioner addressed as follows:

Ashley Butler
7840 NW 3rd Street
Pembroke Pines, FL 33024-1265
ashleybutler079@gmail.com
licensing@insurancelicenseadmin.com
(*Respondent*)

Certified Mail Tracking Number: 9589 0710 5270 1723 5216 33

Ashley Butler
2101 NW 33rd Street, Ste 2500A
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(*Respondent*)

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Dilcy Burton
Assistant Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
Raleigh, NC 27699-9001
(*Attorney for Petitioner*)

This the 16th day of January, 2026.



Raheema I. Moore
Clerk of Court for Administrative Hearings
Paralegal III
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General Counsel's Office
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