

NC DEPARTMENT OF INSURANCE NEWSLETTER

OCT 2025



COMMISSIONER'S CORNER



As we enter the final quarter of 2025 and cooler weather, the North Carolina Department of Insurance remains as active as ever. It has been a productive year, with our divisions helping residents and protecting consumers in many ways. As I travel the state, I often meet people grateful for our assistance with claims, questions, and appeals, and I value the input I receive from agents and adjusters along the way.

Our regional directors, field agents, and SHIIP counselors remain deeply engaged in educating communities about the risks of insurance fraud and scams—and how to combat them using the many resources we provide. Meanwhile, CID agents in our Fraud Control Group continue their tireless efforts to remove bad actors from our streets and raise awareness of the havoc fraud can cause and how the public can avoid costly scams.

I'm actively working on behalf of consumers to promote hurricane preparedness, the benefits of fortified roofing, flood insurance education, and fire prevention strategies for the home. I'm also helping to spotlight the dangers of distracted driving and speeding—critical issues that affect us all.

In early June we reached a settlement with the N.C. Rate Bureau on automobile insurance rates. The settlement provides for an average statewide increase of 5%, which is 17.6 percentage points lower than what the Rate Bureau requested in February. The agreement also includes an average statewide 16.3% decrease in motorcycle liability insurance rates.

With factors such as distracted driving, excessive speeding and increased automobile repair costs putting upward pressure on insurance rates, it's good for consumers that we were able to hold the average increase to 5%. I'm pleased that the agreement will keep North Carolina's average automobile premiums among the lowest in the nation.

I'm proud of our award-winning SHIIP program, powered by the dedication of our exceptional volunteers—each of whom is now preparing for the upcoming Medicare Open Enrollment Period. We're grateful that SHIIP received the necessary federal funding to continue its vital work, and we remain committed to working with state legislators to ensure the program is fully supported at the state level as well.

So, throughout the Department of Insurance we are always looking for new ways to provide the best service for the people of North Carolina. We are looking forward to a great finish to 2025 and preparing for an even better 2026.

A stylized, handwritten signature of Mike Causey in black ink.

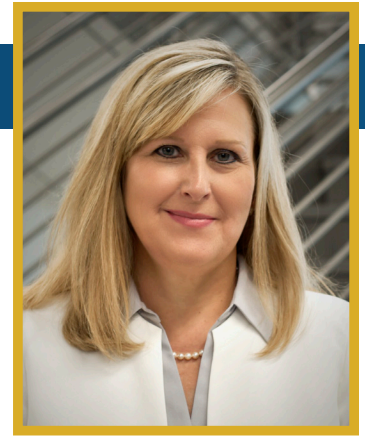


MIKE CAUSEY, INSURANCE COMMISSIONER

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FROM THE DEPUTY'S DESK

JACQUELINE R. OBUSEK NCDOT CHIEF DEPUTY COMMISSIONER



North Carolina's insurance industry is undergoing significant updates with the passage of House Bill 737 (HB 737). Enacted during the 2025 legislative session and becoming Session Law 2025-45 when signed by the Governor on July 1, 2025; this law introduces a range of reforms that affect both current and future licensees, touching on everything from licensing requirements and commission rules to payment integrity and consumer protection.

One of the most notable changes is the elimination of the pre-licensing education (PLE) requirement. Effective October 1, 2025, any individual who applies for an insurance license in North Carolina will not be required to complete PLE before sitting for the state exam. This change gives applicants more flexibility in how they prepare, whether through formal courses, self-study, or a combination of methods.

In addition to opening the door for new licensees, HB 737 also clarifies long-standing confusion around commission sharing and referral practices. Effective July 1, 2025, licensed insurance producers may now exchange business and split commissions involved with that business, as long as both parties are licensed in all lines of insurance involved in the exchange and duly appointed as required by statute; and provide written or electronic notification to the insurer and consumer of the business exchange. This allows for greater collaboration between producers, including those at different agencies, or operating under independent contracts while still providing consumer protection through required notification.

Further, HB 737 reinforces and clarifies how unlicensed individuals may receive compensation for referring potential customers to licensed insurance producers. Effective October 1, 2025, there is a cap of fifty dollars (\$50) on referral fees associated with referrals to a producer licensed under N.C. General Statute §58-33-26(c1)(6), this applies to any referral of personal lines insurance business. This provision preserves consumer protection while allowing licensed producers to incentivize word-of-mouth referrals in a controlled and compliant manner.

Finally, HB 737 addresses credit card payments and policy cancellations. Effective July 1, 2025, if a premium payment is made by credit card, which is later disputed resulting in a chargeback, then this can be considered by the insurer as a nonpayment of premium. In such cases, any cancellation permitted by statute shall be effective retroactively to the date that the premium payment was made by credit card. With this provision it is imperative that producers and agencies ensure their clients understand that disputed credit card chargebacks could result in a loss of coverage.

While some of these changes went into effect immediately when HB 737 was signed into law, others are effective at a later date and so it is imperative that any licensed insurance professional in North Carolina make themselves fully aware of these changes by reviewing the bill in its entirety which can be found on the [NC General Assembly website](#).

REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
PRODUCERS		
Luis Alberto Sena License #: 16905332	License Revocation Nonresident Property, Casualty	11/20/24
Robert Gregory Royer II License #: 13419965	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	12/31/24
Warren Marc Rockmacher License #: 1511114	License Revocation Nonresident Life, Accident & Health	1/6/25
Daniel B Herlehy License #: 18408677	Voluntary Surrender Nonresident Accident & Health	1/7/25
Javier Romero Alvarado License #: 17602670	License Revocation Life, Accident & Health, Property, Casualty	1/9/25
Candelaria Antoinette Sapp License #: 19275025	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/9/25
Sherneice Bowser License #: 20656921	License Revocation Life, Accident & Health	1/10/25
Alvin Joseph Brideau License #: 18005697	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/10/25
Gregory A Jenkins License #: 19026467	License Revocation Nonresident Life, Accident & Health	1/10/25
Samantha Robinson License #: 20294034	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/10/25
Joseph White License #: 18752730	License Revocation Nonresident Accident & Health	1/10/25
Dominique Williams License #: 20056539	License Revocation Nonresident Property, Casualty	1/10/25
Robert Clark License #: 18789794	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC	1/13/25
Branden Christopher Hastings License #: 20862081	Voluntary Surrender Life, Accident & Health	1/14/25
Justin McAlinn License #: 20587303	Voluntary Settlement Agreement Accident & Health, Medicare Supplement/LTC	1/14/25
Derrick Windsor Shim-Hue License #: 20267456	Voluntary Surrender Nonresident Life, Accident & Health	1/15/25
Christopher L Banks License #: 9737361	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC, Variable Life & Variable Annuity	1/16/25
Narciso Zachariah Garcia License #: 19401226	Voluntary Surrender Nonresident Life, Accident Health	1/17/25
Nicholas James Sturbin License #: 19173462	Voluntary Surrender Nonresident Personal Lines	1/30/25

NC License/NPN#	Action	Date of Action
Kenneigha Audrionna Barnes License #: 20490479	License Revocation Nonresident Property, Casualty	1/10/25
Suliaman Johnson License #: 21179299	License Denial Life	1/23/25
Katie King License #: 18004735	Voluntary Settlement Agreement Nonresident Property, Casualty	2/3/25
Lorenzo Jesus Torres License #: 19885910	Voluntary Surrender Nonresident Personal Lines	2/3/25
Domingo A Lopez License #: 18650331	License Revocation Nonresident Life, Accident & Health	2/7/25
Nyreneisabella Rodriguez License #: 20229706	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/10/25
Brian D Turner License #: 8969887	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/10/25
William A Cayce License #: 5037670	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/12/25
Daniel Fedorak License #: 20806129	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity	2/12/25
Maxwell Chinnah License #: 19648327	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	2/14/25
Alan Charing License #: 16800293	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/17/25
Christopher Alan Khoury License #: 18790520	Voluntary Settlement Agreement Nonresident Life, Accident & Health	2/17/25
Jeffrey M Bucher License #: 8276864	Voluntary Settlement Agreement Nonresident Life, Accident & Health	2/25/25
Kevin James Mc Elwee License #: 19807519	Voluntary Settlement Agreement Nonresident Property, Casualty	2/25/25
Veronica Devonne Erwin License #: 19883796	License Revocation Accident & Health, Medicare Supplement/LTC	2/26/25
Jathan James License #: 18506281	Voluntary Surrender Nonresident Personal Lines	3/4/25
Bryanne N Luke License #: 17738889	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/5/25
Hector Ely Montez License #: 1311645	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty, Medicare Supplement/LTC	3/5/25
Richard Matthew Millsaps License #: 19687136	Voluntary Surrender Nonresident Life, Accident & Health	3/10/25
Fieldyn G Hawks License #: 15915797	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/LTC	3/13/25
Verenisse Villegas Vargas License #: 17555627	Voluntary Settlement Agreement Property, Casualty	3/17/25

NC License/NPN#	Action	Date of Action
Jerry Allen Villagrana License #: 18872691	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/LTC	3/17/25
Kayla Marie Woodcock License #: 19428636	Voluntary Settlement Agreement Nonresident Property, Casualty	3/18/25
Luis Alejandro Garcia License #: 17834477	Voluntary Settlement Agreement Nonresident Personal Lines	3/20/25
Barbara Ann Harris Calbert License #: 19421907	Voluntary Surrender Nonresident Accident & Health, Property, Casualty	3/25/25
Benjamin Roth Robertson License #: 8009950	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/26/25
Betty Kay McKinney License #: 20801725	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/31/25
Damon A Wilkerson License #: 19663009	Voluntary Settlement Agreement Nonresident Life	4/1/25
Nelson Tuatagaloa License #: 19214135	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/4/25
Quy Van Nguyen License #: 15978536	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity	4/9/25
Roy Strate License #: 19445089	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/9/25
Samiyah Ali License #: 18836569	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/10/25
Gregory Gail Way License #: 10237908	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/14/25
Christopher Lee Stanley License #: 20571003	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/15/25
Devin Graham License #: 20562939	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/LTC	4/16/25
Russell William Read License #: 19888379	Voluntary Surrender Nonresident Accident & Health	4/21/25
Logan Matthew Reelfs License #: 21241899	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/21/25
Valencia P Trice License #: 18170022	Voluntary Surrender Nonresident Property, Casualty	4/22/25
John C Shen License #: 8050716	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC Variable Life & Variable Annuity	4/23/25
Greydi S Hernandez License #: 8685903	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	4/25/25
Dana Michael Jensen Sr License #: 18935176	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/25/25
George Mark McGee License #: 8613642	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/25/25

NC License/NPN#	Action	Date of Action
Paul Vazquez License #: 19068350	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/30/25
Jaylen Xavier Norwood License #: 19717727	Voluntary Surrender Property, Casualty	5/1/25
Yolanda Daniel License #: 17709541	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	5/11/25
April Williams License #: 20142777	Voluntary Surrender Nonresident Personal Lines	5/8/25
Forrest Taze Rigdon License #: 19855544	Order and Final Agency Decision with Monetary Penalty Nonresident Life, Accident & Health	5/9/25
Brian Valdez License #: 21055029	Voluntary Settlement Agreement Nonresident Personal Lines	5/13/25
Martin Samir Yousif License #: 20596643	License Revocation Nonresident Life	5/13/25
Xavier Howard License #: 19648962	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	5/14/25
Juan Fermin License #: 18923812	License Revocation Nonresident Accident & Health	5/14/25
Brent Michael Rhoda License #: 20195141	License Revocation Nonresident Life	5/14/25
Sonya Ann Schmidtberger License #: 20738500	License Revocation Nonresident Property, Casualty	5/14/25
Anthony Williams License #: 20647303	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	5/14/25
Ramon Noronha License #: 19365024	License Revocation Nonresident Life	5/15/25
Chasstity Bateman License #: 19285102	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	5/21/25
Aric L Cooper License #: 18746604	Voluntary Surrender Nonresident Accident & Health	5/23/25
Khonsavan Vongdara License #: 19591111	License Revocation Nonresident Life, Accident & Health	5/23/25
Joseph N Savasta License #: 1016824	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/27/25
Keisha Tholen-Entrekin License #: 20229783	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	5/29/25
Luis Greigo License #: 8928473	Voluntary Surrender Nonresident Property, Casualty	5/30/25
Matthew Glenn Turner License #: 11023480	Voluntary Surrender Nonresident Accident & Health	5/30/25
Melissa J Brauer License #: 8867871	Voluntary Surrender Nonresident Accident & Health	6/4/25

NC License/NPN#	Action	Date of Action
Sania Rhaman License #: 17676485	License Revocation Nonresident Life Accident & Health, Personal Lines, Medicare Supplement/LTC	6/4/25
Theresa S Tindal License #: 7491470	Voluntary Surrender Nonresident Property, Casualty	6/9/25
Timothy William Murphy Jr License #: 19835384	Voluntary Settlement Agreement Nonresident Life, Accident & Health	6/10/25
Jessay Wilson License #: 18845442	Voluntary Surrender Nonresident Property, Casualty	6/10/25
Hykeem Holmes License #: 21084954	Voluntary Surrender Accident & Health, Medicare Supplement/LTC	6/12/25
Bevely Gonzalez License #: 20359047	Voluntary Settlement Agreement Nonresident Accident & Health	6/17/25
Amber Hall License #: 19346309	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	6/17/25
Shenetria Lynette Jonhson License #: 20468724	License Revocation Nonresident Accident & Health	6/18/25
Carliza Stone License #: 16134134	License Revocation Nonresident Life, Accident & Health, Personal Lines	6/18/25
Jessica Aron Ramey License #: 20009133	Voluntary Surender Nonresident Accident & Health, Medicare Supplement/LTC	6/19/25
Eather Dunn License #: 20880354	Voluntary Settlement Agreement Nonresident Life, Accident & Health	6/20/25
Brittney Elizabeth Ream License #: 21080140	Voluntary Settlement Agreement Life, Property, Casualty	6/30/25
Edward Alan Squires Jr License #: 17326240	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC	6/20/25
Jontai Holmes License #: 19600321	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	6/23/25
Michael Patrick Brown License #: 6234351	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	6/24/25
Philip B Lea License #: 6559960	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	6/24/25
BUSINESS ENTITIES		
Romero Insurance Group NPN: 18783059	License Revocation Corporation	1/9/25
American Financial Alliance Corp NPN: 19565588	Voluntary Settlement Agreement Nonresident Corporation	2/26/25
Eastern Underwriting Managers LLC NPN: 17545168	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	4/1/25
Orion180 Insurance Services LLC License: 18586757	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	4/1/25
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