

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  
JOSE FLORES  
(NPN # 20819101)

CONSENT ORDER AND FINAL  
AGENCY DECISION

Docket Number: #2286

Respondent.

This contested case came before the undersigned Hearing Officer, designated by the North Carolina Commissioner of Insurance ("Commissioner") under N.C. Gen. Stat. § 58-2-55, pursuant to a Notice of Administrative Hearing that was duly issued on June 4, 2025 and served upon the parties, the Agent Services Division of the North Carolina Department of Insurance ("ASD") and Jose Flores ("Respondent").

The parties stipulate that on or about April 5, 2024, the Kansas Department of Insurance took administrative action against Respondent, and that Respondent failed to notify the North Carolina Commissioner of Insurance ("Commissioner") of the Kansas administrative action within thirty (30) days as required by N.C. Gen. Stat. § 58-33-32(k).

And it appearing to the undersigned Hearing Officer that Respondent and Petitioner have agreed to a resolution of this contested case as set forth herein.

**IT IS THEREFORE, BY CONSENT, ORDERED AS FOLLOWS:**

1. Respondent shall pay a civil monetary penalty in the amount of \$250.00 to the North Carolina Department of Insurance by a certified check or official bank check. The civil penalty shall be sent by a trackable method to the Department, and Respondent shall retain the tracking information and a photocopy or image of the certified check or official bank check for his records until such time that the Department has confirmed receipt of the monetary penalty. The check shall be delivered to the Department no later than July 18, 2025. The civil monetary 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.

2. Respondent shall comply with all provisions of Chapter 58 of the North Carolina General Statutes and Title 11 of the North Carolina Administrative Code that are applicable to Respondent.

3. Except as to the acts or practices expressly addressed in this contested case proceeding, this Consent Order does not in any way affect the Department's disciplinary power in any future violations or examinations of Respondent or regarding any future complaints involving Respondent.

4. This Agreement, when finalized, will be a public record and is not confidential. The Department is free to disclose the contents of this Agreement to third parties upon request or pursuant to any law or policy providing for such disclosure.

5. This Consent Order, when signed by all parties, is an administrative action. If a state or federal regulator other than the N.C. Department of Insurance has issued an occupational or professional license to Respondent, that regulator may require Respondent to report this administrative action to it. The N.C. Department of Insurance cannot provide legal advice as to the specific reporting requirements of other state or federal regulators.

6. The parties to this Agreement agree that this Consent Order is an Order of the Commissioner. Respondent 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.

7. Respondent has read and understands this Consent Order and agrees to abide by the terms and conditions stated herein.

8. This Consent Order, once executed by the parties, concludes and closes this contested case.

This 24<sup>th</sup> day of June, 2025.

[REDACTED]  
Shannon Wharry, Hearing Officer  
N.C. Department of Insurance

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**WE CONSENT:**

[REDACTED]  
Jose Flores  
Respondent

[REDACTED]  
Joe Wall  
Deputy Commissioner

Date:

6-19-2025

Date:

6/23/2025

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have this day served the foregoing **CONSENT ORDER** by mailing a copy of the same 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); and via State Courier to Attorney for Petitioner, addressed as follows:

Jose Flores  
1396 West 38 Place  
Hialeah, FL 33012  
(Respondent)

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

This the 24~~th~~ day of June, 2025.



Raheema I. Moore  
Clerk of Court for Administrative Hearings  
Paralegal III  
N.C. Department of Insurance  
General Counsel's Office  
1201 Mail Service Center  
Raleigh, NC 27699-1201