

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
WENDY MCFARLANE
(NPN 17041024)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2305

THIS MATTER was heard on August 19, 2025, by the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. § 58-2-55 and other applicable statutes and regulations. The administrative hearing was held in the Hearing Room of 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 “Agent Services”), was present and represented by Assistant Attorney General, Rebecca E. Lem. Respondent, Wendy McFarlane (“Respondent”) did not appear and was not represented by counsel at the hearing.

Melody Hocutt, Complaint Analyst with Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1-11, and all subparts were admitted into evidence as full exhibits with redactions on Exhibits 3, 4, 5, and 6b.

BASED UPON careful consideration of the documentary and testimonial evidence presented at the hearing, and upon the entire record in the proceeding, the undersigned 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 for enforcement of the insurance laws of North Carolina and for regulating and licensing insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes.

2. The Notice of Administrative Hearing (“Notice”) and Petition for Administrative Hearing (“Petition”) were properly served on Respondent at Respondent’s residential address of record via first-class mail and via certified mail, return receipt requested, pursuant to N.C. Gen. Stat. §§ 58-2-69(b), (d), and (e) and Rule 4 of the North Carolina Rules of Civil Procedure. *See* Pet’r’s Exs. 1-4. The certified mail was delivered on July 21, 2025, and the first-class mail was not returned.

3. At all relevant times herein, Respondent has held a non-resident North Carolina Insurance Producer License, National Producer License Number 17041024, with lines of authority in Accident and Health or Sickness, Life, and Medicare Supplement/Long Term Care (“License”). *See* Pet’r’s Exs. 3 and 4. Respondent’s License was first active in North Carolina on September 12, 2022. *Id.* Respondent is a resident of Florida. *Id.*

4. Administrative actions are reflected on the Regulatory Information Retrieval System (“RIRS”) report, which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”). This system generates Personalized Information Capture System alerts (“PIC alert”) that notify the NCDOI if another state has taken administrative action against a North Carolina licensee. States’ insurance regulators vary in terms of how quickly they enter information into the NAIC regarding adverse administrative actions. The NCDOI does not receive notification of the PIC alert until the other state enters the adverse administrative action into the NAIC.

5. Melody Hocutt testified at the hearing on behalf of the Petitioner. In her role as a complaint analyst with Agent Services, Melody Hocutt’s job responsibilities include handling enforcement files for Agent Services. This includes handling an investigation of a licensee if another state takes administrative action against the licensee. Prior to this hearing, Melody Hocutt reviewed the case files of the two other complaint analysts, Matthew Reck and Roy Foster, who also investigated PIC alerts related to Respondent.

6. On May 17, 2023, the New York Department of Financial Services (“New York”) entered an administrative action against Respondent into NAIC. *See* Pet’r’s Ex. 5. Matthew Reck (“Reck”) was assigned the PIC alert relating to New York and

investigated the matter. *See* Pet'r's Ex. 10a.

7. Agent Services obtained a certified copy of the Notice of Denial issued by the New York Department of Financial Services ("New York administrative action"). *See* Pet'r's Ex. 11a. On February 1, 2023, Respondent's application for a non-resident insurance producer license was denied on the grounds that Respondent demonstrated untrustworthiness and/or incompetence due to Respondent's failure to disclose felony charges and failure to respond to New York's inquiries. *See* Pet'r's Exs. 10a and 11a. The New York administrative action was effective on February 1, 2023. *See* Pet'r's Ex. 11a.

8. A licensee is obligated to report any administrative action taken against the licensee to the NCDOI within thirty (30) days of the action's final disposition. *See* N.C. Gen. Stat. § 58-33-32(k). This report must include a copy of the order or consent order and any other information or documents filed in the proceeding necessary to describe the action. *Id.* A licensee may report an administrative action by uploading a copy of the administrative action to the National Insurance Producer Registry ("NIPR") Attachment Warehouse or reporting it directly to the NCDOI via mail, e-mail, or fax.

9. Per Agent Services' policy, the NIPR Attachment Warehouse was checked to see if Respondent reported the New York administrative action. The NIPR Attachment Warehouse screenshot shows that Respondent did not report the administrative action from New York within thirty (30) days of its effective date of February 1, 2023. *See* Pet'r's Ex. 6a. Furthermore, Respondent did not report the February 1, 2023 New York administrative action directly to the NCDOI.

10. Respondent eventually submitted a statement of explanation regarding the New York administrative action via the NIPR Attachment Warehouse, but she did not do so until May 7, 2024. *See* Pet'r's Exs. 6a and 6b. Furthermore, although Respondent submitted the statement of explanation, she did not fulfil the reporting requirement of N.C. Gen. Stat. § 58-33-32(k) because she failed to provide a copy of the New York administrative action. *Id.*

11. On May 19, 2023, Reck sent correspondence via e-mail to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported New York administrative action and explained the statutory requirement to report within thirty (30) days after the final disposition. *See* Pet'r's Ex. 7a. Respondent was instructed to provide Agent Services with a written response, along with documentation regarding the New York administrative action within ten (10) days. *Id.* Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10a. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

12. On May 30, 2023, Reck sent follow-up correspondence via first-class mail to Respondent's residential address of record and e-mailed a copy to Respondent's e-mail addresses of record noting that Respondent failed to provide a response and the documentation requested in the May 19, 2023 correspondence. *See* Pet'r's Ex. 7b. Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10a. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

13. On June 9, 2023, Reck noted that Respondent did not have any North Carolina appointments. *See* Pet'r's Exs. 3 and 10a. Per Agent Services' policy, Reck entered a "stop block" on Respondent's License and closed the enforcement file without taking further action, but noted the file may be re-opened later. *Id.* A "stop block" prevents a licensee from renewing their license or applying for another license until they contact the NCDOL.

14. On December 20, 2023, the Commonwealth of Virginia State Corporation Commission ("Virginia") entered an administrative action against Respondent into NAIC. *See* Pet'r's Ex. 5. Roy Foster ("Foster") was assigned the PIC alert relating to Virginia and investigated the matter. *See* Pet'r's Ex. 10b.

15. Agent Services obtained a certified copy of the Order Revoking License issued by the Commonwealth of Virginia State Corporation Commission ("Virginia administrative action"). *See* Pet'r's Ex. 11c. On December 19, 2023, Virginia revoked Respondent's non-resident insurance producer license for failure to timely report another state's administrative action and for providing materially incorrect, misleading, incomplete or untrue information on her September 8, 2022 license application. *Id.* The Virginia administrative action was effective on December 19, 2023. *Id.*

16. On December 28, 2023, Foster sent correspondence via e-mail to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported Virginia administrative action and explained the statutory requirement to report within thirty (30) days after the final disposition. *See* Pet'r's Ex. 7c. At the time of this correspondence, Respondent could have timely reported the Virginia administrative action. Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10b. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

17. On January 18, 2024, Foster sent a follow-up correspondence via e-mail to Respondent's e-mail addresses of record noting that Respondent failed to provide a response and the documentation requested in the December 28, 2023 correspondence. *See* Pet'r's Ex. 7d. Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10b. Agent Services did not receive a bounce-back

message or any other indication that the e-mail sent to Respondent was not delivered.

18. On January 24, 2024, the Kansas Insurance Department (“Kansas”) entered an administrative action against Respondent into NAIC. *See* Pet'r's Ex. 5. Foster was assigned the PIC alert relating to Kansas and investigated the matter. *See* Pet'r's Ex. 10b.

19. Agent Services obtained a certified copy of the denial letter issued by the Kansas Insurance Department (“Kansas administrative action”). *See* Pet'r's Ex. 11b. On July 25, 2023, Kansas denied Respondent’s application for a non-resident insurance producer license due to Respondent’s failure to disclose the New York administrative action on her license application. *Id.* Kansas determined this constituted providing incorrect, misleading, incomplete or untrue information in the license application and indicated the insurable interests of the public would not be served by granting a license. *Id.* The denial became effective at the expiration of fifteen (15) days (plus three (3) days for mailing) of the July 25, 2023 letter if Respondent failed to request a hearing. *Id.* Based on its language, the Kansas administrative action would have been effective on August 13, 2023.

20. On January 27, 2024, the Louisiana Department of Insurance (“Louisiana”) entered an administrative action against Respondent in NAIC. *See* Pet'r's Ex. 5. Foster was assigned the PIC alert relating to Louisiana and investigated the matter. *See* Pet'r's Ex. 10b.

21. Agent Services obtained a certified copy of the Notice of Revocation issued by Nathan Strebeck, Deputy Commissioner, Office of Insurance Fraud with the Louisiana Department of Insurance (“Louisiana administrative action”). *See* Pet'r's Ex. 11d. On December 7, 2023, Louisiana revoked Respondent’s license due to her failure to timely report the New York administrative action and her failure to respond to Louisiana’s request for information. *Id.* The revocation became effective ten (10) days after issuance of the December 7, 2023 Notice of Revocation. *Id.* Although Louisiana entered an effective date of January 26, 2024 into NAIC, based on the language in the Notice, the Louisiana administrative action would have been effective on or after December 18, 2023. *See* Pet'r's Exs. 5 and 11d.

22. Respondent did not report via the NIPR Attachment Warehouse or directly to the NCDOI the administrative actions from Virginia, Kansas, and Louisiana within thirty (30) days of their respective effective dates of December 19, 2023, August 13, 2023, and December 18, 2023. *See* Pet'r's Ex. 6a. Although Respondent eventually submitted statements of explanation regarding the Virginia, Kansas, and Louisiana administrative actions via the NIPR Attachment Warehouse, she did not do so until May 7, 2024. *See* Pet'r's Exs. 6a and 6b. These statements did not fulfil the reporting requirement of N.C. Gen. Stat. § 58-33-32(k) because Respondent failed to provide copies of the administrative actions.

23. On January 31, 2024, Foster sent correspondence via e-mail to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported Virginia, Kansas, and Louisiana administrative actions and explained the statutory requirement to report within thirty (30) days after the final disposition. *See* Pet'r's Ex. 7e. Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10b. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

24. On February 16, 2024, per Agent Services' policy, Foster closed the enforcement file without taking further action but maintained the "stop block" on Respondent's License. *See* Pet'r's Ex. 10b.

25. On March 20, 2024, the Indiana Department of Insurance ("Indiana") entered an administrative action into NAIC. *See* Pet'r's Ex. 5. Melody Hocutt ("Hocutt") was assigned the PIC alert relating to Indiana and investigated the matter. *See* Pet'r's Ex. 10c.

26. Agent Services obtained a certified copy of the Suspension Order issued by the Indiana Department of Insurance ("Indiana administrative action"). *See* Pet'r's Ex. 11e. On March 5, 2024, Indiana suspended Respondent's license due to her failure to provide a required list of appointments and was to remain suspended until Respondent submitted the list of appointments. *Id.* The Indiana administrative action was effective on March 5, 2024. *Id.*

27. On April 5, 2024, Hocutt sent correspondence via e-mail to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported New York, Virginia, Kansas, Louisiana, and Indiana administrative actions and explained the statutory requirement to report within thirty (30) days after the final disposition. *See* Pet'r's Ex. 8a. Respondent was instructed to provide a written response, along with any documentation regarding these matters within ten (10) days. *Id.* Agent Services received a bounce-back message from one of the e-mail addresses (mcfarlane.wendy@icloud.com) indicating it was not delivered due to the mailbox being full. *See* Pet'r's Exs. 8a and 10c. Respondent failed to provide any response to this correspondence.

28. On April 19, 2024, Hocutt sent a follow-up correspondence via e-mail to Respondent's e-mail addresses of record noting that Respondent failed to provide a response and the documentation requested in the April 5, 2024 correspondence. *See* Pet'r's Ex. 8d. Respondent failed to provide any response to this correspondence. *See* Pet'r's Ex. 10c. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

29. On May 7, 2024, Hocutt sent correspondence via first-class mail to Respondent's residential address of record and e-mailed a copy to Respondent's e-

mail addresses of record requesting a response concerning her unreported New York, Virginia, Kansas, Louisiana, and Indiana administrative actions. *See* Pet'r's Ex. 8c. Respondent was instructed to provide a written response and statement explaining why the regulatory actions were not reported timely, along with any documentation regarding these matters within ten (10) days. *Id.* Agent Services received a bounce-back message from one of the e-mail addresses (mcfarlane.wendy@icloud.com) indicating it was not delivered due to the mailbox being full. *Id.* Respondent failed to respond directly to this correspondence. *See* Pet'r's Ex. 10c.

30. On May 7, 2024, Respondent uploaded numerous documents into the NIPR Attachment Warehouse relating to her adverse administrative actions. These included identical explanations about why she did not timely report the New York, Virginia, Kansas, Indiana, and Louisiana administrative actions. However, Respondent did not upload a copy of the administrative actions for New York, Virginia, Kansas, Indiana, and Louisiana, and therefore these administrative actions were not properly reported. Further, Respondent did not upload information regarding these administrative actions within thirty (30) days of the respective effective dates of the New York, Virginia, Kansas, Indiana, and Louisiana administrative actions pursuant to N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 6a and 6b.

31. On May 7, 2024, Respondent also uploaded an administrative action document from the Maine Department of Professional & Financial Regulation, Bureau of Insurance with a financial penalty ("Maine administrative action") which Respondent paid. Unlike the New York, Virginia, Kansas, Indiana, and Louisiana administrative actions, this Maine administrative action was timely and properly reported. *See* Pet'r's Exs. 6a and 6b. Respondent did not notify the Department directly that she had uploaded any documents into the NIPR Attachment Warehouse, and the NCDOI does not receive automatic notifications when a licensee uploads documents there.

32. On June 4, 2024, Hocutt sent correspondence via first-class mail to Respondent's residential address of record and e-mailed a copy to Respondent's e-mail addresses of record requesting that Respondent attend an informal conference to discuss the New York, Virginia, Kansas, Indiana, and Louisiana administrative actions. The informal conference was scheduled for Respondent on July 16, 2024, at 10 a.m. eastern time via the telephone. *See* Pet'r's Ex. 8d. Respondent failed to provide any response to this correspondence. Agent Services did not receive a bounce-back message or any other indication that the e-mail or first-class mail sent to Respondent was not delivered.

33. On July 16, 2024 at 7:51 a.m., Hocutt sent a courtesy e-mail to Respondent's e-mail addresses of record reminding Respondent about the scheduled informal conference occurring that morning at 10:00 a.m. *See* Pet'r's Ex. 8e. At the

appointed time for the informal telephonic conference, Hocutt and her supervisor, Nadine Scott, attempted to call Respondent at both of her phone numbers on record, but were unable to reach Respondent. Nadine Scott left a voicemail message for Respondent to call back, but Respondent never returned the call. *See* Pet'r's Exs. 9 and 10c. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered.

34. On July 31, 2024, the California Department of Insurance ("California") entered an administrative action against Respondent into NAIC. *See* Pet'r's Ex. 5. Hocutt was notified of the PIC alert relating to California and investigated the matter. *See* Pet'r's Ex. 10c.

35. Agent Services obtained a certified copy of the Order of Summary Revocation issued by the California Department of Insurance ("California administrative action"). On June 24, 2024, California issued the Order of Summary Revocation due to Respondent's failure to disclose two criminal convictions on her license application; failure to disclose or timely report the New York, Kansas, Louisiana, Virginia, and Indiana administrative actions to California; and failure to promptly reply to an inquiry by California. *See* Pet'r's Ex. 11g. The revocation became effective thirty (30) days from the date of the Order; thus, the California administrative action was effective on July 24, 2024. *Id.*

36. On September 20, 2024, the Wisconsin Department of Insurance ("Wisconsin") entered an administrative action against Respondent into NAIC. *See* Pet'r's Ex. 5. Hocutt was notified of the PIC alert relating to Wisconsin and investigated the matter. *See* Pet'r's Ex. 10c.

37. Agent Services obtained a certified copy of the Notice of Forfeiture and Unpaid Forfeiture Letter issued by the Wisconsin Department of Insurance ("Wisconsin administrative action"). On June 7, 2024, Wisconsin issued the Notice of Forfeiture because of Respondent's failure to timely report the Indiana administrative action to Wisconsin. Respondent was assessed a forfeiture of \$500.00 that was to be paid in thirty (30) days. On July 10, 2024, Wisconsin issued the Unpaid Forfeiture Letter indicating Respondent failed to pay the \$500.00 forfeiture and could no longer contest the forfeiture. The Wisconsin administrative action was effective on or around July 10, 2024. *See* Pet'r's Ex. 11f.

38. Thereafter, on October 7, 2024, further correspondence was sent to Respondent via first-class mail to Respondent's residential address of record and e-mail to Respondent's e-mail addresses of record. *See* Pet'r's Ex. 8f. This correspondence advised Respondent that because she failed to respond to the NCDOT's attempt to contact her regarding the regulatory actions from New York, Virginia, Kansas, Indiana, Louisiana, California, and Wisconsin, formal proceedings would be instituted under Article 3A of Chapter 150B, and an administrative hearing

would be scheduled in Raleigh, N.C. at a time and date to be determined. *Id.* Respondent failed to provide any response to this correspondence. Agent Services did not receive a bounce-back message or any other indication that the e-mail or first-class mail sent to Respondent was not delivered. *See* Pet'r's Ex. 10c.

39. On November 8, 2024, Wisconsin entered an administrative action against Respondent into NAIC pertaining to her failure to pay the \$500.00 forfeiture and Wisconsin's subsequent revocation of Respondent's insurance license. *See* Pet'r's Exs. 5 and 11f. This second administrative action from Wisconsin was effective on August 14, 2024. *See* Pet'r's Ex. 11f.

40. As of the date of the hearing in this matter, Respondent failed to provide any explanation regarding the Wisconsin and California administrative actions to the NCDOT nor did she report the Wisconsin and California administrative actions via the NIPR Attachment Warehouse or directly to the NCDOT. Further, Respondent failed to report the administrative actions for New York, Virginia, Kansas, Indiana, and Louisiana as required pursuant to N.C. Gen. Stat. § 58-33-32(k).

CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Chapter 58 of the North Carolina General Statutes.

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

3. 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 within 30 days after the final disposition of the matter and to include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the action.

4. Respondent's failure to report and provide copies of the New York administrative action (effective on February 1, 2023), the Virginia administrative action (effective on December 19, 2023), the Kansas administrative action (effective on August 13, 2023), the Louisiana administrative action (effective on or around December 18, 2023), the Indiana administrative action (effective on March 5, 2024), the California administrative action (effective on July 24, 2024), and the Wisconsin administrative action (effective on August 14, 2024) directly to the NCDOT or via the NIPR Attachment Warehouse within thirty (30) days of each action's final disposition are violations of N.C. Gen. Stat. § 58-33-32(k).

5. Respondent eventually uploaded explanations into the NIPR Attachment Warehouse regarding the New York, Virginia, Kansas, Louisiana, and Indiana administrative actions on May 7, 2024, but she failed to upload copies of the administrative actions as is required for proper reporting of those administrative actions. Therefore, these statements of explanation did not fulfil the reporting requirement of N.C. Gen. Stat. § 58-33-32(k). Respondent did timely report the Maine administrative action which demonstrates that she was aware of how to report an administrative action.

6. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, or revoke the license of a licensee who has violated any insurance law of this or any other state, violated any administrative rule, subpoena, or order of the Commissioner or of another state's insurance regulator, or violated any rule of FINRA.

7. Respondent's non-resident insurance producer license is subject to disciplinary action due to Respondent's violations of N.C. Gen. Stat. § 58-33-32(k) for failing to timely report the New York administrative action, the Virginia administrative action, the Kansas administrative action, the Louisiana administrative action, the Indiana administrative action, the California administrative action, and the Wisconsin administrative action within thirty (30) days of each action's final disposition.

8. N.C. Gen. Stat. § 58-2-70(c) provides that if, under subsection (b) of this section, the Commissioner finds a violation of this Chapter, the Commissioner may, in addition to or instead of suspending or revoking the license, order the payment of a monetary penalty as provided in subsection (d) of this section. Respondent's failure to timely report and provide copies of the New York administrative action, the Virginia administrative action, the Kansas administrative action, the Louisiana administrative action, the Indiana administrative action, the California administrative action, and the Wisconsin administrative action within thirty (30) days of each action's final disposition subjects Respondent's non-resident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

9. Respondent's offenses are further aggravated by Respondent's failure to respond directly to any of Agent Services' numerous inquiries seeking a copy of the administrative actions or the informal telephonic conference attempt. Respondent has not shown a continuing interest in retaining her North Carolina non-resident insurance producer license.

BASED UPON the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

ORDER

It is ORDERED that Respondent's non-resident insurance producer license issued by the North Carolina Department of Insurance is hereby **REVOKED**.

This Order is effective five (5) days from the date of mailing this Order. The "date of mailing" is the date indicated on the Certificate of Service attached to this Order.

This the 9th day of December, 2025.



Shannon Wharry
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 11. NCAC 01.0413 and N.C. Gen. Stat. § 1 A-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, including explicitly stating what exceptions are taken to the decision or procedure and what relief the petitioner seeks, and requires service of the Petition by personal service or by certified mail upon all who were parties of record to the administrative proceedings. 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 **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 residential address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b) and (d); via courtesy e-mail to Respondent; and via State Courier to Petitioner, addressed as follows:

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This the 9th day of December, 2025.



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