

STATE OF NORTH CAROLINA
COUNTY OF WAKE

BEFORE THE
COMMISSIONER OF INSURANCE

THE LICENSURE OF
SIMON CIPRIANO MOLINA
(NPN # 7989319)

Respondent.

CONSENT ORDER

Docket Number: 2414

JURISDICTION AND GENERAL FINDINGS

This administrative proceeding was initiated against the Respondent on 29 July 2026 by the filing and service of the Notice of Administrative Hearing under North Carolina General Statutes §§ 58-2-50, 58-2-55, 58-2-70, 58-2-185, 58-33-32(k), 58-33-46(a)(2), 150B-38, 150B-40, 150B-41, 150B-42, and 11 N.C. Admin. Code 1.0401 et seq., and other applicable statutes and rules.

FINDINGS OF FACT

1. Respondent is a resident of the State of Michigan.

2. Respondent holds a Non-Resident Insurance Producer License, National Producer License Number 7989319, with lines of authority in Life and Accident and Health or Sickness. Respondent's North Carolina licenses were first active on or about October 22, 2021.

3. On or about November 3, 2021, Respondent received an adverse administrative action from the Kansas Insurance Department ("KID") in the form of a license denial due to having two misdemeanors on his application (hereinafter, "Kansas administrative action"). Thereafter, on or about December 22, 2021, the Department issued a written warning to Respondent for violating N.C. Gen. Stat. § 58-33-32(k) for failing to timely report the Kansas administrative action.

5. On or about November 2, 2023, Respondent received an adverse administrative action when his application for agent licensure was denied by the New York State Department of Financial Service on the grounds that he had demonstrated untrustworthiness and/or incompetence within the meaning and intent of the New York Insurance Law (hereinafter, "New York administrative action").

6. On or about March 12, 2024, Respondent received an adverse administrative action when he entered into a Consent Order with the Insurance Commissioner of the Commonwealth of Pennsylvania, with a civil penalty of three hundred dollars (\$300.00) (hereinafter, "Pennsylvania administrative action"), for failing to disclose misdemeanor criminal convictions on Respondent's 2019 application to renew his producer license, on his 2020 application to add a qualification to his license, on his 2023 application to reinstate his license, and on his 2023 application to add a qualification to his license, as well as for Respondent's failure to timely disclose the Kansas administrative action to the Pennsylvania insurance regulator within thirty (30) days. Respondent agreed to pay a civil penalty of \$300.00 for the violations ("Pennsylvania administrative action").

7. Respondent failed to report the New York and Pennsylvania administrative actions to the Department within thirty (30) days of the respective effective dates of those actions as required by N.C. Gen. Stat. § 58-33-32(k).

8. The Agent Services Division of the Department ("Agent Services") initiated an enforcement case against Respondent, and assigned this matter to former Agent Services Division Regulatory Analyst Roy Foster. Mr. Foster sent written requests to Respondent on February 29, 2024, March 13, 2024, March 20, 2024, and June 6, 2024 seeking information and documents regarding the New York and Pennsylvania administrative actions. Respondent failed to furnish the requested information and documents to Agent Services.

14. On June 24, 2024, Mr. Foster e-mailed Respondent about his upcoming informal conference scheduled via telephone for August 12, 2024 at 2:00 p.m. eastern standard time ("EST"). On August 12, 2024, an informal conference was held between Respondent and Mr. Foster. Thereafter, Mr. Foster provided Respondent opportunities to resolve the matter of the N.C. Gen. Stat. § 58-33-32(k) violations for his failure to report the Pennsylvania and New York administrative actions, but Respondent did not timely avail himself of said opportunities. Mr. Foster thereafter retired from employment with the Department.

15. Respondent admits that he failed to report the Pennsylvania and New York administrative actions within thirty (30) days of the respective effective dates of those actions in violation of the N.C. Gen. Stat. § 58-33-32(k).

CONCLUSIONS OF LAW

1. Notice of this matter was timely and properly effected.
2. Respondent failed to timely report adverse administrative actions from Pennsylvania and New York as required by N.C. Gen. Stat. § 58-33-32(k).

3. Respondent's violations of N.C. Gen. Stat. § 58-33-32(k) are grounds for administrative action, as contemplated by N.C. Gen. Stat. § 58-33-46(a)(2).

4. Under N.C. Gen. Stat. § 58-2-70, a monetary penalty of five hundred dollars (\$500.00) is warranted against Respondent due to Respondent's violations of N.C. Gen. Stat. §§ 58-33-32(k).

5. Pursuant to N.C. Gen. Stat. § 58-2-70(g), the Commissioner of Insurance and the Department have the express authority to negotiate a mutually acceptable agreement with any person as to the status of the person's license or as to any civil penalty.

6. The Parties consent to the jurisdiction of the Commissioner to enter this Order.

7. The Parties consent to be bound by this Consent Order and understand that it has the same binding authority as a final Order of the Commissioner. Respondent understands and agrees that his failure to comply with this Consent Order may result in revocation of his license pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) for having violated an Order of the Commissioner.

8. Respondent expressly waives his rights to a hearing and to any further proceedings in this matter, except that if Respondent fails to remit the monetary penalty as set forth herein, Respondent understands that this matter will proceed to hearing as scheduled on 9 September 2026 at 2:00 pm EST without further notice being issued. Respondent also expressly waives his right to seek judicial review or to otherwise challenge the validity of this Consent Order.

9. This written document contains the entire agreement between the Parties. There are no other oral or written agreements of any kind which alter or add to this agreement.

IT IS THEREFORE, BY CONSENT, ORDERED as follows:

1. Respondent shall pay a civil monetary penalty in the amount of five hundred dollars (\$500.00) to the Department. The civil money 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. Respondent shall pay the civil money penalty by certified check, cashier's check, or money order made payable to the "North Carolina Department of Insurance."

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 as a licensed insurance producer.

3. Respondent's performance of his duties and obligations under this Consent Order will result in the dismissal, with prejudice, of this administrative proceeding and Agent Services' allegations against Respondent contained in the 29 July 2026 *Petition for Administrative Hearing*. Should Respondent fail to perform his duties and obligations under this Consent Order, the properly noticed hearing in this proceeding scheduled to occur on 9 September 2026 at 2:00 p.m. EST will be convened before the undersigned Hearing Officer, and no further notice shall be issued.

4. This Consent Order shall become effective after the Consent Order has been signed by the parties and the Hearing Officer.

5. Payment of the civil penalty by check or money order shall be made by certified check or money order and delivered so that it is received by the Department no later than close of business on **Monday, 31 August 2026**. The civil penalty must be sent via trackable method such as certified U.S. Postal Service mail, UPS, or Federal Express, and Respondent understands and agrees that he is required to retain the tracking information for his records until he receives confirmation from ASD that the payment has been received. Payment should be delivered to "NCDOI

Agent Services Division (Attention: Joe Wall), 1204 Mail Service Center, Raleigh, N.C. 27699-1204." **Respondent understands that his failure to timely remit the civil penalty may be considered a violation of this Consent Order.**

6. Petitioner shall file a notice of voluntary dismissal of this contested case upon both (1) the signing of this Consent Order by all Parties and the undersigned Hearing Officer, and (2) the Department's timely receipt of payment of the agreed-upon civil money penalty.

IN WITNESS WHEREOF, the Parties have duly executed this Consent Order this 21 day of August, 2026.

[Redacted Signature]
Ansha Benjamin
Hearing Officer
N.C. Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201

WE CONSENT:

NORTH CAROLINA DEPARTMENT OF INSURANCE

By:

[Redacted Signature]
Joe Wall, Deputy Commissioner

Date: 8/19/2026

[Redacted Signature]
N.C. License No. 7989319

Date: 8/18/26

[Redacted Signature]
Rebecca E. Lem, Assistant Attorney General
Co-Counsel for Petitioner, Agent Services Division of N.C. Department of Insurance

Date: 19 August 2026

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have this day served the foregoing **CONSENT ORDER** by mailing a copy of the same via certified U.S. mail, return receipt requested; via first class U.S. mail to the licensee at the addresses 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:

Simon C. Molina
2185 S. Brinton Rd.
Remus, MI 49340-9611
michseniors@gmail.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 1723 5221 97

Monique D. Nketah
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(Attorney for Petitioner)

Rebecca E. Lem
Assistant Attorney General
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9001 Mail Service Center
Raleigh, NC 27699-9001
(Attorney for Petitioner)

This the 31st day of August, 2026.


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