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N. C. DEPARTMENT OF INSURANCE
AGENT SERVICES DIVISION
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA
COUNTY OF WAKE

BEFORE THE COMMISSIONER
OF INSURANCE

IN THE MATTER OF THE LICENSURE
OF SIRAY G. PEREZ
NPN: 21488638

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME, Siray G. Perez (hereinafter "Ms. Perez") and the N. C. Department of Insurance Agent Services Division (hereinafter "Agent Services Division"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement").

WHEREAS, the Agent Services Division has the authority and responsibility for enforcement of the insurance laws of this State, and for regulating and licensing insurance agencies and agents; and

WHEREAS, Ms. Perez currently holds a non-resident producer's license with authority Accident & Health or Sickness line of insurance issued by the Agent Services Division; and

WHEREAS, N. C. Gen. Stat. § 58-33-46. Suspension, probation, revocation, or nonrenewal of licenses.

(a) The Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued under this Article, in accordance with the provisions of Article 3A of Chapter 150B of the General Statutes, for any one or more of the following causes:

(1) Providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.

WHEREAS, on or about May 27, 2009 In and for the Circuit Court In and For Miami-Dade County, FL., in Case: 2007-CF-0042222 pled nolo contendere to the charge of Felony Battery, a third-degree Felony, and was ordered to serve six (6) months of supervised probation and pay fees and court costs.

WHEREAS, Ms. Perez was involved in an administrative proceeding with the Florida Department of Financial Services wherein her application was denied in a Notice of Ninety Day Denial effective, November 15, 2024, based on her past criminal history which was not disclosed on her application for licensure; and

WHEREAS, Ms. Perez answered "no" to the questions on her original March 05, 2025 application for licensure as a producer, and on her application for a Medicare Supplement-Long Term Care license dated July 02, 2025 to questions regarding her Florida administrative action and past criminal record when such were not truthful answers; and

WHEREAS, by providing materially incorrect, misleading, incomplete or materially untrue information in the license application, Ms. Perez was in violation of the provisions of N. C. Gen. Stat. § 58-33-46 (a) (1,) (3) and (6); and

WHEREAS, North Carolina General Statute § 58-33-46(a)(2) provides that the Commissioner may place on probation, suspend, revoke, or refuse to issue or renew any license issued under Article 58 of the General Statutes of North Carolina for 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 regulator; and

WHEREAS, N. C. Gen. Stat. § 58-2-70 provides that whenever the Commissioner has reason to believe that any person has violated any law that would subject the license or certification of that person to suspension or revocation, the Commissioner is authorized, in lieu of a hearing, to negotiate a mutually acceptable agreement as to the status of the person's license or certificate or to any civil penalty or restitution; and

WHEREAS, Ms. Perez has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of herself, and the Agent Services Division has agreed not to pursue additional civil ramifications, including penalties, sanctions, remedies, or restitution based on these matters against Ms. Perez; and

NOW, THEREFORE, in exchange for the consideration and promises and agreements set out herein, Ms. Perez and the Agent Services Division hereby agree to the following:

1. Immediately upon the signing of this Agreement, Ms. Perez shall pay a civil penalty of **\$500.00** to the Agent Services Division. The form of payment shall be by certified check, cashier's check, or money order. The check or money order for the payment of this civil penalty shall be payable to the "**North Carolina Department of Insurance**." Ms. Perez shall remit the civil penalty by certified mail, return receipt requested, to the Agent Services Division along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received by the Agent Services Division no later than **September 12, 2025**. The civil 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 public schools.
2. This Agreement does not in any way affect the Agent Services Division's disciplinary power in any future examination of Ms. Perez or in any other complaints involving Ms. Perez.
3. Ms. Perez enters into this Agreement, on behalf of herself, freely and voluntarily and with the knowledge of her right to have an administrative hearing on this matter. Ms. Perez understands she may consult with an attorney prior to entering into this Agreement.
4. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Perez 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.
5. This Agreement, when finalized, will be a public record and will **not** be held confidential by the Agent Services Division. Following the execution of this Agreement, all licenses issued by the Agent Services Division to Ms. Perez shall reflect that Regulatory Action has been taken against her. The Agent Services Division is free to disclose the contents of this Agreement with third parties upon request or pursuant to any law or policy providing for such disclosure. The Agent

Services Division, upon request, routinely provides a copy of the voluntary settlement agreement to all companies that have appointed the licensee.

6. The parties have read and understand this Agreement and agree to abide by the terms and conditions stated herein.
7. Be aware that if a state or federal regulator other than the Agent Services Division has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The Agent Services Division cannot give you legal advice as to the specific reporting requirements of other state or federal regulators.

**N.C. Department of Insurance
Agent Services Division**

[Redacted Signature]

By: Siray G. Perez
NPN: 121488638

[Redacted Signature]

By: Joe Wall
Deputy Commissioner

[Redacted Signature]

Date: 09/17/2025

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