

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
STEPHANIE RAMIREZ
(NPN #20760762)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2294

THIS MATTER was heard on June 30, 2025 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in the Hearing Room at the Department of Insurance, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "ASD"), was present and represented by Assistant Attorney General, Kristin K. Mullins. Respondent, STEPHANIE RAMIREZ (hereinafter "Respondent"), did not appear and was not represented by counsel at the hearing.

Service of the Notice of Administrative Hearing, providing Respondent with due notice of the June 30, 2025 hearing, was deemed perfected on June 3, 2025, pursuant to N.C. Gen. Stat. § 58-2-69(e).

ASD moved pursuant to 11 N.C.A.C. 01.0423(A) for the imposition of sanctions due to Respondent's failure to appear at the hearing. Petitioner's motion for sanction was DENIED and the undersigned hearing Officer proceeded to accept and consider testimony and evidence offered by ASD in support of its Petition at the hearing.

Jeffrey Miller ("Mr. Miller"), the ASD Complaint Analyst assigned to this matter, appeared and testified on behalf of ASD. ASD offered into evidence Exhibits 1 through 12, which were admitted into evidence as full exhibits.

The Petition for Administrative Hearing alleged that Respondent violated N.C. Gen. Stat. §§ 58-33-32(k) and 58-33-46(a)(2) for failure to report another state's administrative action.

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

2. Stephanie Ramirez (“Respondent”) holds a resident license in the State of Nevada. *See* Pet’r’s Exs. 3 and 4.

3. Respondent currently holds an active non-resident North Carolina Insurance Producer License, National Producer Number 20760762, with lines of authority in Accident & Health or Sickness and Life (hereinafter “License”). *Id.* Respondent’s North Carolina Non-Resident Producer License was first active in North Carolina on August 14, 2023. *Id.*

4. The Notice of Administrative Hearing was properly served on Respondent pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and 58-2-69(e). *See* Pet’r’s Exs. 1 and 2.

5. The Notice of Administrative Hearing, with Petition for Administrative Hearing as an attached exhibit, and the Affidavit of Service, were admitted into evidence as administrative exhibits. *Id.*

6. Jeffrey Miller is a Complaint Analyst with ASD, and among his job responsibilities, handles enforcement files for ASD. This includes handling Personalized Information Capture System Alerts (“PIC alerts”) received through the National Association of Insurance Commissioners (“NAIC”) system. PIC alerts notify NCDOI if another state has taken administrative action against a North Carolina licensee.

7. Mr. Miller was assigned the PIC alert relating to Respondent, which the Indiana Department of Insurance entered into NAIC on December 27, 2024. The Indiana administrative action that gave rise to the PIC alert had an effective date of December 10, 2024. *See* Pet’r’s Ex. 5. Mr. Miller handled the investigation of ASD’s enforcement file through the date of the hearing.

8. During his investigation, Mr. Miller reviewed the contents of Respondent’s enforcement file, including Respondent’s Licensee Summary (*see* Pet’r’s Ex.3), State Licensing Report (*see* Pet’r’s Ex. 4), Respondent’s Report on the

Regulatory Information retrieval System ("RIRS Report") (see Pet'r's Ex. 5), and Respondent's National Insurance Producer Registry ("NIPR") (see Pet'r's Ex. 6).

9. As part of his investigation, Mr. Miller obtained a certified copy of the Findings of Fact and Suspension Order issued by the Indiana Department of Insurance ("Indiana administrative action"). See Pet'r's Ex. 7. On December 10, 2024, Respondent's application for an Indiana non-resident insurance producer license was denied after Respondent failed to provide within ten (10) days, as requested, a full and complete report listing each insurer with which Respondent held an appointment during the prior year, which is in violation of Indiana Code § 27-1-15.6-12(g). *Id.* The initial request that was sent to Respondent on November 6, 2024, via certified mail, was returned as undeliverable on November 30, 2024. The request that was sent to Respondent's e-mail address of record, on November 14, 2024, requesting a list of the year's prior appointments, was delivered successfully. *Id.* Due to Respondent's non-compliance, Indiana Code § 27-1-15.6-12(h) provides that the Indiana Commissioner of Insurance may, without a hearing and in her sole discretion, suspend an insurance license held by the licensee in the event that the licensee fails to remit the list of appointments within ten (10) days of receiving the request. *Id.*

10. A licensee is obligated to report any administrative actions to NCDOI within thirty (30) days of the action's final disposition. See N.C. Gen. Stat. § 58-33-32(k). This requirement can be achieved either by notifying ASD directly or uploading a copy of the administrative action to the NIPR attachment warehouse within thirty (30) days.

11. Mr. Miller testified that Respondent failed to report the December 10, 2024 Indiana administrative action within the thirty (30) days, as required by N.C. Gen. Stat. § 58-33-32(k). See Pet'r's Exs. 5-8.

12. Furthermore, Mr. Miller also testified that Respondent has never reported the December 10, 2024 Indiana administrative action, as required by N.C. Gen. Stat. § 58-33-32(k). *Id.*

13. Accordingly, ASD sent correspondence to Respondent's e-mail address of record, on January 3, 2025, advising Respondent that the Indiana administrative action had not been reported to the NCDOI or uploaded to the NIPR Attachment Warehouse. See Pet'r's Exs. 8 and 9. Respondent was instructed to provide a written response, along with documentation regarding the administrative action, within ten (10) days. *Id.* Respondent failed to provide this requested information.

14. On January 14, 2025, ASD sent another correspondence to Respondent's e-mail address of record, reminding Respondent of the prior January 3, 2025 correspondence. See Pet'r's Exs. 8 and 10. Respondent was instructed to respond to

NCDOI within ten (10) days of receiving the correspondence. *Id.* The correspondence also advised Respondent that if a response was not received within that timeframe, NCDOI would consider Respondent in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195 and may proceed with administrative action against her license. *Id.* Respondent failed to provide this requested information.

15. On February 5, 2025, ASD sent another correspondence to Respondent's e-mail of record. That same day, a copy of the correspondence was also physically mailed to respondent's addresses of record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service. *See* Pet'r's Exs. 8 and 11. This correspondence alerted Respondent that she appeared to be in violation of N.C. Gen. Stat. §§ 58-33-32(k) and 58-33-46(a)(2) and informed her that an informal telephonic conference had been scheduled for March 6, 2025 at 10:00 a.m. to discuss the allegations. *Id.* Respondent failed to provide any response to this correspondence.

16. Mr. Miller testified that Respondent did not attend the March 6, 2025 informal telephonic conference. He also testified that the conference had to be rescheduled to a later time that same day, at 2:30 p.m., due to confusion regarding time zones. *See* Pet'r's Ex. 8.

17. On March 11, 2025, ASD sent another correspondence to Respondent's e-mail address of record. That same day, a copy of the correspondence was also physically mailed to Respondent's addresses of record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service. *See* Pet'r's Exs. 8 and 12. This correspondence alerted Respondent that she had failed to respond to the NCDOI's repeated attempts to resolve this matter and she failed to appear at the informal conference. *Id.* The correspondence also set forth ASD's allegations that Respondent violated N.C. Gen. Stat. § 58-33-32(k) for not reporting the Indiana administrative action, which was grounds for disciplinary action against her license pursuant to N.C. Gen. Stat. § 58-33-46(a)(2). *Id.* This correspondence also informed Respondent that formal proceedings would be instituted under Article 3A of Chapter 150B and an administrative hearing would be scheduled in Raleigh, North Carolina at a time and date to be determined. *Id.* Respondent failed to provide any response to this correspondence.

18. Mr. Miller testified that as of the date of the hearing, June 30, 2025, Respondent had not reported the December 10, 2024 Indiana administrative action directly to the NCDOI or via the NIPR Attachment Warehouse.

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 in this matter, pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and 58-2-69(e). *See* Pet'r's Exs. 1 and 2.

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 by another state "within thirty (30) days after the final disposition of the matter." N.C. Gen. Stat. § 58-33-32(k) further specifies that this report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the action." *Id.*

4. Respondent failed to report the administrative action taken by the State of Indiana (effective December 10, 2024) to the Commissioner within thirty (30) days of the action's final disposition, as is required by N.C. Gen. Stat. § 58-33-32(k). As of the date of the hearing, she had not reported the Indiana administrative action.

5. N.C. Gen. Stat. § 58-33-46(a)(2) states that the Commissioner may place on probation, suspend, revoke or refuse to renew the license of a licensee that 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 Financial Industry Regulatory Authority.

6. By failing to report the Indiana administrative action within thirty (30) days of the action's final disposition, the Respondent violated a North Carolina insurance law within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2).

7. Based upon the evidence received and the applicable law, the undersigned Hearing Officer concludes that Respondent's license should be revoked under N.C. Gen. Stat. § 58-33-46(a)(2) for violating N.C. Gen. Stat. § 58-33-32(k).

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 North Carolina Insurance Producer license is hereby **REVOKED** effective as of the date of the signing of this Order.

This is the 17th day of November, 2025.



Kyle Heuser
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 **ORDER AND 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 Respondent at the addresses provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via courtesy to Respondent; and via State Courier to Attorney for Petitioner, addressed as follows:

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This the 17th day of November, 2025.



Raheema I. Moore
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