

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
ELIZABETH ROESEL
(NPN # 18885304)

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME, Elizabeth Roesel (hereinafter “Ms. Roesel”) and the Agent Services Division of the North Carolina Department of Insurance (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 agents and agencies; and

WHEREAS, Ms. Roesel currently holds a resident insurance producer license with authority for Casualty and Property, Life, Accident and Health or Sickness, and Medicare Supplement/Long Term Care lines of insurance issued by the North Carolina Department of Insurance, License No. 18885304; and

WHEREAS, in or about October 30, 2024, the Agent Services Division became aware that Ms. Roesel had received an administrative action against her license application in the state of Florida on September 19, 2024; and

WHEREAS, in or about October 30, 2024, the Agent Services Division became aware that Ms. Roesel had received an administrative action against her license application in the state of New Hampshire on July 22, 2024; and

WHEREAS, N.C. Gen. Stat. § 58-33-32(k) requires that “a producer shall 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

WHEREAS, Ms. Roesel reported the administrative actions taken against her in Florida and New Hampshire more than 30 days after the final respective disposition of the matters; and

WHEREAS, Ms. Roesel admits to having reported the administrative action taken against her after the statutory deadline; and

WHEREAS, Ms. Roesel 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 remedies, including, but not limited to, penalties, sanctions or restitution, based on the violations described above in this agreement; and

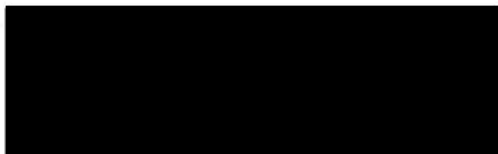
WHEREAS, this Agreement is civil in nature and does not preclude criminal prosecution that may result from investigations, if any, conducted by the North Carolina Department of Insurance's Criminal Investigation Division for violation of criminal laws; and

WHEREAS, the parties to this Agreement mutually wish to resolve this matter by consent before the Agent Services Division initiates an administrative hearing; and have reached a mutually agreeable resolution of this matter as set out in this Agreement.

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

1. Upon signing this agreement, Ms. Roesel shall voluntarily surrender her resident insurance producer license for a term of **four (4) years**.
2. Together with a signed voluntary surrender form, Ms. Roesel shall return a signed copy of this agreement by hand delivery or U.S. Certified Mail, return receipt requested, addressed to "NCDOI Agent Services Division (Attention: Jeff Miller), 1204 Mail Service Center, Raleigh, NC 27699-1204." **The surrender and the signed Agreement must be received by the Department no later than Friday, October 31, 2025.**
3. The Agent Services Division shall not pursue additional civil remedies, including, but not limited to, penalties, sanctions or restitution, against Ms. Roesel based on the violations described herein.
4. This Agreement does not in any way affect the North Carolina Department of Insurance's or the Agent Service Division's disciplinary power in any future examination or complaints involving Ms. Roesel outside of the current investigation.

5. Ms. Roesel enters into this Agreement, on behalf of herself, freely and voluntarily and with the knowledge of the right to have an administrative hearing on this matter. Ms. Roesel has retained an attorney prior to entering into this Agreement.
6. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Roesel understands that N.C. Gen. Stat. § 58-33-46(a)(2) provides that an insurance producer license may be revoked for violating an Order of the Commissioner.
7. This Agreement, when finalized, will be a public record and will not be held confidential by the North Carolina Department of Insurance or the Agent Services Division. Following the execution of this Agreement, all licenses issued by the North Carolina Department of Insurance to Ms. Roesel shall reflect that Regulatory Action has been taken against her. The North Carolina Department of Insurance 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 North Carolina Department of Insurance routinely provides copies of voluntary settlement agreements to all companies that have appointed the licensee.
8. The parties have read and understand this Agreement and agree to abide by the terms and conditions stated herein.
9. Be aware that if a state or federal regulator other than the North Carolina Department of Insurance has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The North Carolina Department of Insurance cannot give you legal advice as to the specific report requirements of other state or federal regulators.



Elizabeth Roesel
N.C. License No. 18885304

Date: 10/15/25



Chad Rhoades
Attorney for Ms. Roesel

Date: 10/15/2025

AGENT SERVICES DIVISION OF THE NORTH CAROLINA DEPARTMENT OF
INSURANCE

By:



JOE WALL
DEPUTY COMMISSIONER AGENT SERVICES

Date: 10/23/2025



VOLUNTARY SURRENDER OF LICENSE OR LICENSES
(N.C.G.S. §58-2-65)

I, **Elizabeth Roesel (NPN 15965613)**, hereby voluntarily surrender all licenses issued to me by the North Carolina Department of Insurance (NCDOI) **for a period of 4 years** from today's date. I understand and acknowledge that effective immediately, I can no longer perform any activities for which a license from NCDOI is required.

I understand and agree that I may not request relicensure (for any license) from NCDOI during the above-stated period of license surrender. I also understand that submitting an application for relicensure does not guarantee reissuance of license(s) surrendered.

I understand my right to an administrative hearing and to judicial review after such a hearing, and I hereby voluntarily give up those rights.

I understand that this Voluntary Surrender is equivalent to the taking of regulatory action by NCDOI. I also understand that this Voluntary Surrender will be a public record and is not confidential. NCDOI is free to disclose this Voluntary Surrender to third parties upon request or pursuant to any law or policy providing for such disclosure.

I acknowledge that I have had the opportunity to consult with an attorney prior to execution of this Voluntary Surrender.

This 15 day of Oct, 2025.

Signature

Elizabeth Roesel

Print Name

Sworn to and subscribed before me

This 15 day of October, 2025.

Notary Public

ABBIE L ROWE
NOTARY PUBLIC
New Hanover County
North Carolina
My Commission Expires October 11, 2028

My Commission expires: October 11, 2028