

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 |) | ORDER AND |
| TROY WILLIAMS |) | <u>FINAL AGENCY DECISION</u> |
| (NPN # 17057215) |) | |
| |) | Docket Number: 2315 |
| Respondent. |) | |
| |) | |

THIS MATTER came on for hearing on November 5, 2025, in the Hearing Room #211, located at 3200 Beechleaf Court, Raleigh, North Carolina before the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance (“Commissioner”) under N.C. Gen. Stat. § 58-2-55.

Petitioner, the Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “ASD”), was represented by Assistant Attorney General Rebecca E. Lem. Respondent Troy Williams (“Respondent”) did not appear and was not represented by counsel at the hearing.

ASD’s Exhibits 1 through 12, and all subparts, were admitted into evidence, including Petitioner’s Exhibits 1, 2, 2a, 3, 4, 5, 6, 7, 8a-8o, 9, 10a-10e, 11, and 12, with redactions to Exhibits 3, 4, 5, 8l, 8m, 8n, 9, 11, and 12.

ASD moved to amend Petitioner’s Exhibit 2, the Affidavit of Service, to reflect the return of the Notice of Administrative Hearing to an address that was not Respondent’s residential address of record, where notification of the return of that mail item was received after the execution of the Affidavit of Service. A copy of the returned mail item was admitted as Petitioner’s Exhibit 2a.

Jeff Miller, Complaint Analyst, appeared and testified on behalf of ASD.

BASED UPON the careful consideration of the evidence and arguments presented at the hearing by ASD, as well as the entire record in this proceeding, the Hearing Officer hereby makes the following Findings of Fact and Conclusions of Law:

FINDINGS OF FACT

1. Respondent at all times relevant to this matter is a resident of Pennsylvania. *See Pet'r's Exs. 3 and 4.*

2. Respondent currently holds an active nonresident North Carolina insurance producer license with lines of authority for Accident & Health or Sickness and Life ("License"). Respondent's nonresident insurance producer license was first issued on October 4, 2021. *See Pet'r's Exs. 3 and 4.*

3. ASD is a division of the North Carolina Department of Insurance ("NCDOI"), which is a state agency responsible, in accordance with Chapter 58 of the North Carolina General Statutes, for enforcement of insurance laws and regulation and licensing of insurance producers.

4. Pursuant to N.C. Gen. Stat. § 58-33-46(a)(2), the Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued in accordance with the provisions of Article 3A of Chapter 150B of the General Statutes, for a licensee "[v]iolating any insurance law of this or any other state..."

5. N.C. Gen. Stat. § 58-30-32(k) is an insurance law in North Carolina that provides interstate reciprocity requiring that "[a] producer shall report to the Commissioner any administrative action taken against the producer in another state or by another governmental agency in this State within 30 days after the final disposition of the matter. As used in this subsection, "administrative action" includes enforcement action taken against the producer by the FINRA. 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."

6. Pursuant to N.C. Gen. Stat. § 58-33-46(a)(1), the Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued in accordance with the provisions of Article 3A of Chapter 150B of the General Statutes, for a licensee "[p]roviding materially incorrect, misleading, incomplete, or materially untrue information in the license application."

7. On November 6, 2007, Respondent pled guilty in the Court of Common Pleas of Philadelphia County, Docket No. CP-51-CR-0004735-2007 to violation of Pennsylvania Statutes Title 35 P.S. Health and Safety § 780-113 §§ A30, which prohibits the manufacture, delivery or possession with intent to manufacture or deliver a controlled substance, a felony conviction (hereinafter, "Pennsylvania felony conviction"). *See Pet'r's Ex. 7.*

8. On October 4, 2021, Respondent applied to the Department for a non-resident producer license by an electronically submitted application (hereinafter, "North Carolina License Application"). Screening Question 1b on the Application asks, "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?" Respondent answered "No" to this question. *See Pet'r's Ex. 6.*

9. Respondent's answer to Screening Question 1b regarding whether he had ever been convicted of a felony, had a judgment withheld or deferred, or was currently charged with committing a felony was untrue.

10. On October 16, 2023, Respondent received an adverse administrative action in the form of a Consent Order from the Florida Department of Financial Services ("FLDFS") based on his criminal history (hereinafter "Florida Administrative Action"). FLDFS entered a Personal Information Capture System alert ("PICS alert") on October 17, 2023 which sent a notification of the Florida Administrative Action to the Department. *See Pet'r's Exs. 5 and 10a.*

11. On May 6, 2024, Respondent received an administrative action from the Louisiana Department of Insurance ("LADOI") whereby he received a monetary penalty based on his failure to disclose his criminal history on his license application (hereinafter, "Louisiana administrative action"). LADOI entered a "PICS alert" on July 13, 2024, which sent a notification of the Louisiana Administrative Action to the Department. *See Pet'r's Exs. 5 and 10b.*

12. On June 17, 2024, Respondent received an administrative action from the Alabama Department of Insurance ("ALDOI") whereby he received a Consent Order based on his failure to disclose his criminal history on his license application (hereinafter, "Alabama administrative action"). ALDOI entered a "PICS alert" on June 19, 2024, which sent a notification of the Alabama Administrative Action to the Department. *See Pet'r's Exs. 5 and 10b.*

13. Jeff Miller ("Mr. Miller") is a Complaint Analyst with ASD. His job duties include handling investigations and enforcement files relating to North Carolina insurance producers.

14. On or about April 24, 2024, ASD assigned Mr. Miller the enforcement file relating to Respondent's PICS alert for the Alabama Administrative Action, and Mr. Miller was tasked with investigating the Alabama Administrative Action and Respondent's reporting of that action as required by North Carolina law. *See Pet'r's Ex. 5 and 11.* ASD Case File No. 93364 was assigned to this enforcement file.

15. Mr. Miller, in investigating Respondent's enforcement file, reviewed Respondent's licensee summary and state licensing reports ("PDB report") for North Carolina and Respondent's home state of Pennsylvania and confirmed Respondent's address and contact information that Respondent had provided to ASD and confirmed Respondent's dates of his nonresident produce licensure issued in North Carolina and his assigned lines of authority. *See Pet'r's Ex. 3 and 4.*

16. Mr. Miller reviewed the RIRS Report relating to Respondent, which outlined the basis for the administrative actions reported by Florida and Alabama. *See Pet'r's Exs. 5 and 11.*

- a. The RIRS Report lists the basis of the Florida Administrative Action as Respondent's "CRIMINAL RECORD/HISTORY". *See Pet'r's Ex. 5.*

b. The RIRS Report lists the basis of the Alabama Administrative Action as Respondent's "MISSTATEMENT ON APPLICATION", "FAILURE TO MAKE REQUIRED DISCLOSURE ON LICENSE APP", and "CRIMINAL RECORD/HISTORY". *See Pet'r's Ex. 5.*

17. Licensees in North Carolina can report adverse Administrative Actions to comply with N.C. Gen. Stat. § 58-33-32(k) within 30 days of the effective date(s) of those actions in one of two ways. The first acceptable way is to report the action to the Department directly. The second acceptable way to report an adverse action is for the licensee to upload copies of any adverse Administrative Actions to their landing page on the NIPR's Attachment Warehouse, which is a place within NIPR that electronically receives and stores licensing related documents and information. *See Pet'r's Ex. 7.*

18. On or about June 24, 2024, Mr. Miller viewed Respondent's landing page of the NIPR's Attachment Warehouse and found that Respondent had not reported any adverse administrative actions there. At no time thereafter did Respondent report an adverse administrative action by uploading it to the NIPR Attachment Warehouse. On June 24, 2024, Respondent had not yet uploaded any documents related to his criminal history into the NIPR Attachment Warehouse. *See Pet'r's Exs. 7, 11.*

19. On or about June 24, 2024, Mr. Miller reviewed the Department's records and found that Respondent had not directly reported any adverse administrative actions to the Department. *See Pet'r's Ex. 7 and 11.*

20. On June 24, 2024, after verifying that Respondent had not reported the Florida or Alabama administrative actions to the Department, Mr. Miller sent correspondence to Respondent via e-mail through the State Based Systems ("SBS"), which sends e-mails automatically to licensee's e-mail addresses on record through a National Association of Insurance Commissioners ("NAIC") website portal. Mr. Miller noted on this email correspondence that Respondent still had time to timely report the Alabama Administrative Action, and that he must do so by July 17, 2024. Mr. Miller's e-mail correspondence requested that Respondent provide ASD with a written response along with providing the documentation of the Florida and Alabama Administrative Actions within ten (10) days. *See Pet'r's Ex. 8a.* At the time that Mr. Miller was assigned the matter regarding the PICS alert related to the Alabama Administrative Action, the LADOI had not yet entered a PICS alert relating to the Louisiana Administrative Action, and therefore that administrative action was not addressed in Mr. Miller's June 24, 2024 e-mail to Respondent.

21. Respondent did not respond to Mr. Miller's June 24, 2024 e-mail correspondence within ten (10) days as requested, and did not otherwise report the Florida and Alabama Administrative Actions. On July 8, 2024, Mr. Miller sent Respondent an e-mail to his e-mail address of record which enclosed his July 24, 2024 email and again requested that Respondent respond as requested. By this time, Mr. Miller had obtained a copy of the Alabama Administrative Action and noted that

Respondent had an apparent felony conviction that had not been disclosed on his October 4, 2021 North Carolina license application. Mr. Miller therefore also noted in his July 8, 2024 e-mail that Respondent additionally had failed to disclose a 2007 criminal conviction on his license application, which is cause for disciplinary action against a producer's license pursuant to N.C. Gen. Stat. § 58-33-46(a)(1). *See Pet'r's Ex. 8b.*

22. On July 9, 2024, Respondent e-mailed Mr. Miller back, noting that he was not required to report his "prior charge" in his home state of Pennsylvania, and noting that he has been licensed in Pennsylvania since 2013, and had always applied for non-resident licenses with the same information. Respondent did not attach a copy of the Alabama or Florida Administrative Actions to this e-mail or specifically address those administrative actions in his email. Respondent also did not upload a copy of these administrative actions to the NIPR Attachment Warehouse. *See Pet'r's Ex. 8c.*

23. On or about July 15, 2024, Respondent uploaded documentation to the NIPR Attachment Warehouse in response to "Background Question 1B" which included court documentation showed that on November 6, 2007, Respondent plead guilty before the Court of Common Pleas of Philadelphia County to the felony of "Manuf/Del/Poss/W Int Manuf Or Del" pursuant to 35 Penn. Stat. § 780-113. Respondent noted in his written explanation that he had not been in any trouble since this conviction, and that his license applications in Pennsylvania and Delaware were approved in 2013 after those insurance regulators reviewed his criminal record. However, Respondent did not specifically indicate why he did not disclose his criminal conviction on his North Carolina insurance application. *See Pet'r's Ex. 7.*

24. Mr. Miller sent Respondent an Informal Conference Notice to Respondent by e-mail and first class U.S. Postal Service mail on August 7, 2024, setting the informal conference for September 12, 2024. By this time, the LADOI had entered a PICS alert concerning the Louisiana Administrative Action, and the Informal Conference Notice alleged that Respondent had failed to timely report the Florida, Alabama, and Louisiana Administrative Actions to the Department in violation of N.C. Gen. Stat. § 53-33-32(k). It further noted that Respondent failed to disclose the 2007 Pennsylvania felony conviction on his license application, which could be cause for disciplinary action against him pursuant to N.C. Gen. Stat. § 58-33-46(a)(1). *See Pet'r's Ex. 8d.*

25. Respondent sent an e-mail to Mr. Miller on August 7, 2024, explaining that he felt that Florida was the reason he was having problems in other states, and asking what he needed to provide. Respondent noted that he had never disclosed his criminal conviction on any resident or nonresident license application and never previously had an issue prior to applying to Florida. *See Pet'r's Ex. 8e.* On August 13, 2024, Mr. Miller replied to this e-mail and requested that Respondent needed to provide copies of the Florida and Alabama Consent Orders. After obtaining clarification on how he could report these, Respondent emailed copies of the Florida

and Alabama Consent Orders to Mr. Miller on August 20, 2024. *See* Pet'r's Ex. 8f. Although Respondent reported the Alabama and Florida Administrative Actions by e-mailing them to Mr. Miller, these were not reported within thirty (30) days of the effective dates of those respective actions, and Respondent was therefore nevertheless in violation of N.C. Gen. Stat. § 53-33-32(k).

26. Respondent participated in an Informal Conference via telephone on September 12, 2024, with Mr. Miller and his supervisor, Nadine Scott. *See* Pet'r's Exs. 9 and 11. Following the Informal Conference that same day, Mr. Miller sent an e-mail to Respondent offering him options, including an option to resolve the allegations set forth in the August 7, 2024 Informal Conference Notice while retaining his North Carolina insurance license. Mr. Miller requested that Respondent make a decision about how he would like to proceed by September 23, 2024. *See* Pet'r's Ex. 8g.

27. On or about September 17, 2024, Respondent received an administrative action from the New York Department of Financial Services ("NYDFS") whereby his license application was denied based on his failure to disclose his criminal history, his failure to disclose other state's administrative action on his license application, and his late or incomplete response to NYDFS (hereinafter, "New York administrative action"). NYDFS entered a "PICS alert" on November 14, 2024, which sent a notification of the New York Administrative Action to the Department, and therefore ASD did not have notification of the New York Administrative Action until November 14, 2024. *See* Pet'r's Exs. 5 and 10d.

28. Respondent failed to notify the North Carolina Commissioner of Insurance ("Commissioner") of the New York administrative action within thirty (30) days as required by N.C. Gen. Stat. § 58-33-32(k), and to this date has not reported this administrative action to the Department.

29. On the afternoon of September 23, 2024, Respondent had not yet responded with his decision on how he would like to proceed, and Mr. Miller sent him a follow up e-mail. On October 11, 2024, Respondent responded belatedly with a decision on how he wanted to proceed, and Mr. Miller thereafter responded by e-mail and provided additional information on the next steps. *See* Pet'r's Ex. 8g.

30. On October 23, 2024, Mr. Miller sent Respondent an e-mail attaching documentation and instructions for Respondent, pursuant to Respondent's decision on how he wanted to proceed. These instructions required Respondent to mail back documentation to Agent Services Division no later than November 25, 2024. Respondent did not send back this documentation, and on December 2, 2024, Mr. Miller sent a follow-up e-mail asking for the envelope tracking information for the expected documentation. Respondent responded on December 6, 2024, and noted that he was dealing with deaths in his family and would send it soon. Mr. Miller replied and again asked for the envelope tracking number. On December 12, 2024, Mr. Miller again e-mailed Respondent and requested the tracking information. *See* Pet'r's Ex. 8h.

31. Mr. Miller did not subsequently receive envelope tracking information from Respondent, and the documentation that Respondent agreed to send to ASD never arrived. On January 8, 2025, Mr. Miller sent Respondent an email and first class U.S. Postal Service mailing notifying him that the matter would be referred for a hearing. Thereafter, Mr. Miller requested that an attorney be assigned to assist ASD in bringing the matter to a hearing. *See Pet'r's Ex. 8i.*

32. On or about March 3, 2025, Respondent received an administrative action from the Alaska Department of Commerce, Community and Economic Development Division of Insurance ("AKDOI") whereby his license application was denied based on his failure to disclose his criminal history and for failure to disclose another state's administrative action (hereinafter, "Alaska Administrative Action"). AKDOI entered a "PICS alert" on March 8, 2025, which sent a notification of the Alaska Administrative Action to the Department. *See Pet'r's Exs. 5 and 10(e).*

33. Upon receiving notification of the Alaska Administrative Action via the "PICS alert", ASD assigned that matter to Complaint Analyst Matt Reck on or about March 18, 2025 in ASD Case File No. 95932. On March 18, 2025, Mr. Reck noted in the Enforcement Summary for this matter that there was another ASD Case File No. 93364, which was the enforcement file assigned to Mr. Miller, with a pending administrative hearing. *See Pet'r's Ex. 12.* On March 18, 2025, Mr. Reck sent an e-mail to Respondent through the SBS system notifying him of the thirty (30) day reporting requirement of N.C. Gen. Stat. § 58-33-32(k), advising him that he had received an administrative action from the Alaska Division of Insurance with an effective date of March 3, 2025, and requesting that Respondent provide a written response within ten (10) days concerning that action. *See Pet'r's Exs. 8j and 12.*

34. Respondent did not respond to Mr. Reck's March 18, 2024 email and did not thereafter report the Alaska Administrative Action. On March 28, 2025, Mr. Reck sent Respondent an email again requesting a written response within ten (10) days regarding the Alaska Administrative Action. Respondent did not respond to this email and never reported the Alaska Administrative Action to the Department. *See Pet'r's Exs. 8k and 12.* Thereafter, ASD Case File No. 95932, which had been assigned to Mr. Reck, was consolidated with ASD Case File No. 93364 and handled by Mr. Miller.

35. ASD's assigned legal counsel followed up with Respondent via e-mail on February 14, 2025, requesting documentation regarding Respondent's prior decision to resolve the matters addressed in the August 7, 2025 informal conference notice. Subsequently, Respondent was given another opportunity to resolve the outstanding disciplinary allegations by ASD without an administrative hearing while retaining his North Carolina producer license. ASD's legal counsel sent Respondent specific written instructions via email, copied to Mr. Miller, that required Respondent to send back documentation via trackable method by April 4, 2025. Respondent was advised to retain the tracking information for his records. On March 25, 2025, ASD's legal counsel sent an e-mail, copied to Mr. Miller, reminding him that the requested

documentation was due back by April 4, 2025. Mr. Miller also sent an e-mail on April 1, 2025 requesting tracking information from Respondent. Respondent replied to Mr. Miller's April 1, 2025 e-mail that same day, stating, "I will get you the tracking number once I get to my place. I don't have it on me right now." *See Pet'r's Ex. 8l.*

36. ASD did not receive the expected documentation from Respondent, and Respondent did not provide Mr. Miller with the requested tracking information. On April 10, 2025, Mr. Miller sent Respondent an e-mail again requesting the tracking information. *See Pet'r's Ex. 8m.* Respondent did not respond to this e-mail.

37. On May 1, 2025, Mr. Miller sent another e-mail to Respondent, noting that he had agreed to return certain documentation to ASD no later than April 4, 2025 via a trackable method. Mr. Miller once again requested that Respondent send the tracking information, and provided a license surrender form to Respondent should Respondent choose to surrender his license. *See Pet'r's Ex. 8n.* Respondent did not respond to this e-mail.

38. On August 11, 2025, Mr. Miller sent a letter and e-mail to Respondent noting that, due to Respondent's failure to respond, this matter was being referred for an administrative hearing. The letter and e-mail noted that Respondent had failed to timely report the Florida, Louisiana, Alabama, New York, and Alaska Administrative Actions pursuant to N.C. Gen. Stat. § 58-33-32(k), and further that Respondent had failed to disclose his 2007 felony conviction on his license application, which was cause for disciplinary action against his license pursuant to N.C. Gen. Stat. § 58-33-46(a)(1).

39. At no time after April 1, 2025 has Respondent responded to Mr. Miller's correspondence to him. Respondent never provided the requested tracking information to Mr. Miller, and ASD never received the documentation it expected from Respondent.

40. Service of the Notice of Hearing and attached Petition was initiated on September 4, 2025, when copies of the Notice of Hearing and Petition were deposited in U.S. mail via first class and certified mail, return receipt requested. Both mailings were addressed to Respondent's residential address of record, which was identical to his business and mailing address on record with the Department. These mailings were also sent to two additional addresses located on a LEXIS database as possible addresses for Respondent. *See Pet'r's Exs. 1- 2a.* Service of the Notice of Hearing and Petition was done for the purpose of providing Respondent with due notice of the November 5, 2025 Administrative Hearing. *See Pet'r's Exs. 1- 2a.* The Notice of Hearing set out the date, time, and place of hearing, and the Petition outlined the very nature of the hearing (and the relief requested) and includes all the specific statutes and rules involved as well as containing a summary of the factual allegations being made against Respondent. *See Pet'r's Ex. 1.*

CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner, and the Commissioner has jurisdiction over the parties and the subject matter.

2. Service of the Notice of Hearing and Petition by U.S. first class mail deposited on September 4, 2025, was deemed perfected and complete pursuant to N.C. Gen. Stat. §§ 58-2-69(e) and 150B-38(b) by first class mail addressed to Respondent's residential address: 60 Bright Rd., Hatboro, PA 19040, as N.C. Gen. Stat § 58-2-69(e) provides that service is "complete upon the expiration of four days after the deposit of the notice in the post office. *See* Pet'r's Exs. 1-2a. The information contained in the Affidavit of Service signed by the Department's Clerk of Court for Administrative Hearings, Raheema I. Moore, reflects that the Notice of Hearing and Petition served upon Respondent by U.S. first class mail was not returned to the Department.

3. Respondent was properly served with the Notice of Administrative Hearing and Petition in this matter but failed to attend the November 5, 2025 hearing or retain counsel to represent him at the hearing.

4. N.C. Gen. Stat. § 58-33-46(a)(1) states that the Commissioner may place on probation, suspend, revoke or refuse to renew a license for providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.

5. Respondent's response to Screening Question 1b on his October 4, 2021 license application for a North Carolina non-resident producer license regarding whether he had ever been convicted of a felony, had a judgment withheld or deferred, or was currently charged with committing a felony was incorrect and materially untrue. Respondent pled guilty in 2007 in the Court of Common Pleas of Philadelphia County, Docket No. CP-51-CR-0004735-2007 to violation of Pennsylvania Statutes Title 35 P.S. Health and Safety § 780-113 §§ A30, which prohibits the manufacture, delivery or possession with intent to manufacture or deliver a controlled substance, a felony conviction. *See* Pet'r's Exs. 6 and 7. Respondent's written documentation uploaded to the NIPR Attachment Warehouse as well as his written correspondence to ASD indicates that he was aware he had this criminal conviction. *See* Pet'r's Exs. 7, 8c and 8e.

6. Respondent's failure to truthfully answer Screening Question 1b on his October 4, 2021 license application is cause for disciplinary action against his license pursuant to N.C. Gen. Stat. § 58-33-46(a)(1).

7. Pursuant to N.C. Gen. Stat. § 58-33-46(a)(2), the Commissioner may place on probation, suspend, revoke or refuse to renew a license for a violation of the insurance laws of North Carolina.

8. N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state

or by another governmental agency in this State within thirty (30) days after the final disposition of the matter and to provide information and documents necessary to describe the action. The statute specifies that “[t]he 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.”

9. In violation of N.C. Gen. Stat. § 58-33-32(k), Respondent failed to timely notify the Commissioner of several adverse administrative actions taken by other states' insurance regulators action within thirty (30) days of the respective effective days of those actions, including adverse administrative actions taken against Respondent in Florida (effective October 16, 2023), Louisiana (effective May 6, 2024), Alabama (effective June 17, 2024), New York (effective September 17, 2024), and Alaska (effective March 3, 2025). *See Pet'r's Exs. 5, 7, 10a-10e, 11 and 12.*

- a. Although Respondent eventually reported the Florida and Alabama Administrative Actions to the Department on August 20, 2024, following requests by ASD, these were reported respectively approximately ten (10) months and one (1) month late. *See Pet'r's Ex. 8f.* Further, Mr. Miller had e-mailed Respondent twice notifying him of the reporting requirement of N.C. Gen. Stat. § 58-33-32(k) and advising him of the Alabama Administrative Action when Respondent could still have timely reported that action, and Respondent failed to do so. *See Pet'r's Exs. 8a and 8b.*
- b. Respondent never reported the Louisiana, New York, or Alaska Administrative Actions to the Department either directly or by uploading them to the NIPR Attachment Warehouse. Notably, by the time that Respondent received the New York and Alaska Administrative Actions, he had already received several written correspondences from ASD Complaint Analyst Jeff Miller advising him of the reporting requirements of N.C. Gen. Stat. § 58-33-32(k). *See Pet'r's Exs. 8a, 8b, 8d, 8e and 8f.* Further, at the time that ASD Complaint Analyst Matthew Reck contacted Respondent in regard to the Alaska Administrative Action on March 18, 2025, Respondent could have still timely reported that action to the Department but failed to do so. *See Pet'r's Ex. 8j.*

10. By failing to timely report the Florida, Louisiana, Alabama, New York and Alaska Administrative Actions within 30 days of the final disposition, Respondent violated a North Carolina insurance law (N.C. Gen. Stat. §58-33-32(k)) within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2).

11. Respondent's failure to timely report the Alabama, New York, and Alaska Administrative Actions pursuant to N.C. Gen. Stat. §58-33-32(k) even after being given written notification of this requirement by ASD indicates Respondent's unwillingness or inability to comply with North Carolina insurance law.

12. Based on the evidence received and the applicable law, the undersigned Hearing Officer concludes that Respondent's North Carolina nonresident insurance producer should be revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(1) for submitting untrue information on his North Carolina insurance application, and pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) for violating an insurance law of this State.

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

ORDER

It is ORDERED that Respondent's nonresident North Carolina Insurance Producer's license is hereby **REVOKE**D.

This 21st day of December, 2025.



Amy Funderburk
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. § 1A-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 and requires service of the Petition on all parties. 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

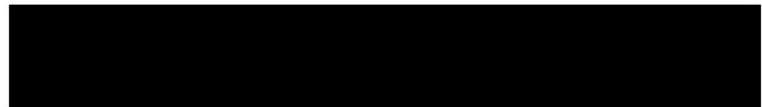
I HEREBY CERTIFY that I have this day served the foregoing **ORDER AND FINAL AGENCY DECISION** by mailing copies of the same via certified U.S. mail, return receipt requested and via first class U.S. mail to the Respondent at the residence address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via courtesy e-mail to Respondent; and via State Courier to Attorney for Petitioner, addressed as follows:

Mr. Troy Williams
60 Bright Rd.
Hatboro, PA 19040
Troywilliamsail@gmail.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3764 5810 58

Rebecca E. Lem
Assistant Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
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rlem@ncdoj.gov
(Attorney for Petitioner)

This 31st day of December, 2025.



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