



# THIS WEEK'S PROGRAM

October 28, 2025

## 2025-2026 Board Members

President Patrick Baker  
Pres Elect Bill Bartee  
Past Pres Kim Brattain  
Secretary Bill Gill  
Treasurer Craig Field  
Exec Dir Christine Cipriano

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Shelley Dean

### Programs

Elizabeth Teagarden



## *Mike Causey, North Carolina's Commissioner of Insurance*

by **Bill Bartee**

Mike Causey is in his third term as NC's Commissioner of Insurance. He shared that his usual question when speaking to groups like the Rotary Club of Charlotte is, "What is the responsibility of the Commissioner of Insurance?"

The answer to Causey's rhetorical question was in-depth. The Commissioner covered the many categories under his care & oversight. They regulate insurance & the collection agencies, fight insurance fraud, and lead the charge within the state with Medicaid & Medicare investigations.

Commissioner Causey also runs the Office of the State Fire Marshall in NC. This office is in charge of fire prevention & code in the state. This includes inspections of buildings and facilities for fire hazards. They are also in charge of education, training and compliance in the fire safety category. Plus coordination with local fire departments for emergency preparedness and response.

Several programs were mentioned during the Tuesday lunch meeting:

- 1) The Senior Health Info Program (S.H.I.P.) was introduced by Jim Long to help seniors with their drug and prescription issues. That program has been maintained since 1986.
- 2) The SMART NC plan that helps citizens with disputes regarding bills, insurance, patients, and hospitals & healthcare facilities.
- 3) Prior Authorization that advocates for patients who are undergoing coverage issues before undergoing procedures and surgeries.
- 4) Consumer Division that aids with disputes and settlements on behalf of constituents
- 5) Lost Life Insurance Indicator is a popular program that includes a

national database search to find money for people & unclaimed insurance claims. Over \$600 million has been recovered.

The Guilford County-native presented to the Club Meeting held in the Fairfield Suites Carolina Ballroom and left plenty of room for questions from his audience.

The first question was insight on his elected position versus appointed, which Mr. Causey explained that eleven states have an elected commissioner. In fact, NC has only had 11 Commissioners of Insurance since 1899. Two of the longest serving were Causey's predecessors, Jim Young and Jim Long. This consistency has allowed for stability. This is something that states that "appoint" do not have, according to Causey.

The question of rate increases helped bring forth the fact that North Carolina has one of the lowest automobile insurance rates in the country. Neighboring SC has twice the rate cost (and they have an appointed insurance commissioner, our speaker noted).

Mike Causey was also asked about the damage done by storms at the coast and in western NC. His answer was that there is normally a 4-5 year delay in a storm's impact and rates. Recent rate filing increases to premiums were negotiated to allow a 15% increase over two years and a 35% cap for coastal counties affected by storms.

Climate change is something that the NC Commissioner and his office are aware of and are engaging specialists to study the impact and ramifications. This includes a recent Forum of Climate Change in Chapel Hill and the topic of Outer Banks' homes falling into the ocean due to sand migration and erosion.

In Mr. Causey's opinion, many times the insurance companies overuse the topic of climate change in order to increase rates.

Causey spoke on questions about the Affordable Care Act and assured his audience that his office works closely with Blue Cross Blue Shield of NC, legislators, and Carolina Healthworks. The billions of dollars that roofing companies have taken in with questionable damage and age, and the local Aldersgate Senior Community that had management issues and now has new ownership.

It was a meeting that had a lot of information from a speaker who is known for dedication to fairness, safety, and the people of North Carolina.

Here is the recording:

With slides: <https://vimeo.com/1131459031?fl=pl&fe=sh>

Without slides: <https://vimeo.com/1131458905?fl=pl&fe=sh>

The introduction begins at about 25 mins and 05 secs.