UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA, ASHEVILLE DIVISION

Jackson Young Brooks v. Quility Insurance Holdings, LLC, Symmetry Financial Group LLC, Quility Financial Advisors LLC, Matthew Goforth, Michael Resma, Brian Williamson, Lisa Kimbrell, Chris Leake, Craig McManamon, Sierra Smith-Simonds, Jeff Sigworth, and Tim Taylor Smith

Brooks · No. 1:26-cv-00075-MR-WCM · Decided April 27, 2026

SUMMARY

The United States District Court for the Western District of North Carolina denied Jackson Young Brooks's emergency motion for a temporary restraining order and preliminary injunction. The court held that Brooks had not clearly shown likely irreparable harm arising from potential insurance chargebacks, unpaid debts, or alleged professional and regulatory consequences.

CASE DETAILS

COURT	United States District Court for the Western District of North Carolina, Asheville Division
JURISDICTION	United States District Court for the Western District of North Carolina, Asheville Division
DECIDED	April 27, 2026
DOCKET	1:26-cv-00075-MR-WCM
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff sought a temporary restraining order and preliminary injunction under Federal Rule of Civil Procedure 65 in an action alleging unlawful business practices and retaliation by insurance-related entities and individuals.
STANDARD OF REVIEW	A temporary restraining order and preliminary injunction are evaluated under the same four-factor standard. The movant must make a clear showing of likely success on the merits, likely irreparable harm absent relief, a favorable balance of equities, and consistency with the public interest. Granting such relief is committed to the court's discretion.
PRECEDENTIAL VALUE	unpublished and nonprecedential

TOPICS

injunctions insurance contracts commercial litigation civil procedure

PRACTICE AREAS

civil procedure injunctions insurance contracts commercial litigation

QUESTIONS PRESENTED

1. Whether Plaintiff was entitled to a temporary restraining order or preliminary injunction under Federal Rule of Civil Procedure 65.
2. Whether Plaintiff clearly showed that he was likely to suffer irreparable harm in the absence of preliminary relief.

HOLDINGS

1. A temporary restraining order is evaluated under the same standard as a preliminary injunction, requiring a clear showing of likely success on the merits, likely irreparable harm, favorable balancing of equities, and consistency with the public interest.
2. Plaintiff failed to clearly show that he was likely to suffer irreparable harm absent injunctive relief because the extent of his chargeback exposure was speculative, the asserted monetary injuries could potentially be remedied by damages, and the asserted professional and regulatory harms were inadequately explained or supported.

KEY QUOTATIONS

> *"Temporary restraining orders and preliminary injunctions are both "extraordinary remedies involving the exercise of very far-reaching power to be granted only sparingly and in limited circumstances.""* (at 6)

> *"Accordingly, the Court concludes that the Plaintiff has failed to clearly show that he is likely to suffer irreparable harm in the absence of preliminary relief."* (at 10)

FACTUAL BACKGROUND

Plaintiff, a licensed insurance agent, worked as an independent contractor for Symmetry Financial Group from February through July 2025 and was terminated after allegedly filing a whistleblower complaint with the Louisiana Department of Insurance. His agreement permitted chargebacks for commissions paid but not yet earned, and he claimed that after termination he lacked access to systems and client data needed to address post-termination obligations. Plaintiff asserted that chargeback-related activity harmed his insurance-carrier appointments and professional prospects, including termination of his Aetna appointments after he failed to pay a $2,417.22 debt.

PROCEDURAL HISTORY

Plaintiff filed the action on March 10, 2026, and filed an emergency motion for a temporary restraining order and preliminary injunction on March 30, 2026. Some defendants opposed the motion and filed a response; the remaining defendants had not appeared. After receiving the parties' briefing, the court denied the motion because Plaintiff failed to clearly show likely irreparable harm.

DISPOSITION

other

CASES CITED

- King v. United Way of Cent. Carolinas, Inc., No. 3:09CV164, 2009 WL 10727585, at *1 (W.D.N.C. Apr. 20, 2009)
- MicroStrategy, Inc. v. Motorola, Inc., 245 F.3d 335, 339 (4th Cir. 2001)
- Direx Israel, Ltd. v. Breakthrough Med. Corp., 952 F.2d 802, 816 (4th Cir. 1991)
- Winter v. Natural Resources Defense Council, Inc., 555 U.S. 7, 20, 22 (2008)
- Amoco Prod. Co. v. Village of Gambell, 480 U.S. 531, 542 (1987)
- Metropolitan Reg'l Info. Sys., Inc. v. American Home Realty Network, Inc., 722 F.3d 591, 595 (4th Cir. 2013)
- Mountain Valley Pipeline, LLC v. 6.56 Acres of Land, Owned by Sandra Townes Powell, 915 F.3d 197, 216 (4th Cir. 2019)
- Di Biase v. SPX Corp., 872 F.3d 224, 230 (4th Cir. 2017)