

# NC DEPARTMENT OF INSURANCE NEWSLETTER

JAN 2022



## COMMISSIONER'S CORNER

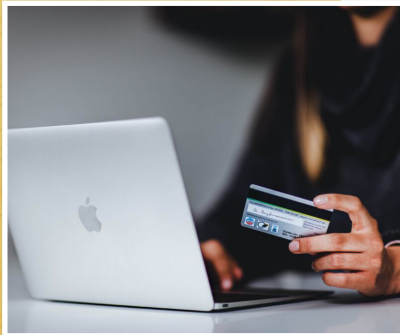
Please be aware of a fraud scheme designed to target insurance agents around the nation. In fact, it has happened right here in North Carolina.

In this scheme, scam artists identify themselves as Department of Insurance staff or investigators and notify the agents or licensees that they are under investigation, their license may be suspended or revoked or that an arrest warrant has been issued in their name unless money is given to resolve the problem. This scheme is similar to tactics where scam artists identify themselves as FBI, Social Security or IRS agents and request personal information.

This would never happen with the N.C. Department of Insurance. If we need to contact you, we will ask for your license number or national producer number to confirm you are the person we need to talk to. Also, NCDI will never request any form of payment other than a check. We cannot accept credit cards over the phone and cannot be paid in gift cards.

If you receive such a call, ask the person calling to verify personal information such as an address, birthday or personal email address. You can also make sure you are speaking to a NCDI staff member by hanging up, calling the main line of the Department at 855-408-1212 and asking to speak with the person who called you.

NCDI is committed to keeping personal information secure. If you ever have any suspicions that your information has been compromised, please contact the Department at 855-408-1212.



# FROM THE DEPUTY'S DESK

## DR. MICHELLE OSBORNE, MBA, CIC NCDOI CHIEF DEPUTY COMMISSIONER



With the ongoing pandemic concerns, the Department of Insurance will continue to monitor and adapt to these challenging times.

Some changes we implemented at the beginning of the pandemic to assist with licensing issues were:

- A 120-day Temporary License was issued to individuals who met all other requirements but could not complete the background checks due to problems obtaining fingerprints. Initially this was manual but eventually the process became automated.
- The SBI agreed to accept fingerprints done by some private vendors when no law enforcement options were available.
- The due dates for Continuing Education (CE) were extended.
- CE webinars were authorized for licensees needing a “classroom” environment for CE.
- The period for completing all license requirements was extended beyond the normal 6 months to accommodate applicants inconvenienced by COVID.
- Our test vendor, Pearson reopened their test sites at 50% on May 1.
- Our test vendor also worked with other testing facilities to expand the number of locations for testing to expand capacity for social distancing purposes.

For more information and a guide to obtaining an insurance license in N.C., visit the NCDOI web site [HERE](#).

Items for review in 2022:

Currently, we are also reviewing the process for obtaining a broker’s license. Also, consumer awareness and agent training with regards to flood insurance is still a priority. Please consider attending one of our flood courses if you haven’t taken advantage of this excellent free course.

Wishing you a Happy New Year!

*Michelle J. Osborne*

## DID YOU KNOW?

NCDOI created the Lost Life Insurance and Annuity Inquiry Service in 2014 to help consumers locate life insurance policies or annuity contracts purchased in North Carolina. Individuals who believe they are beneficiaries, as well as executors and legal representatives of the deceased person, can submit an inquiry form on the Department’s website [HERE](#).

Requests from consumers are forwarded directly to North Carolina-licensed life insurance companies. If a policy is located, the insurance companies will then contact the beneficiary or those making requests if they are legally entitled to the information. If the person making the request is not legally entitled to the information about the life insurance policy or annuity, the insurance company will search for the beneficiaries named on the policy.

Over the lifetime of the service, we have recovered almost \$193 million for N.C. consumers. Please let your customers, family, friends, and neighbors know about this great service provided by the N.C. Department of Insurance.

# INSURANCE COMMISSIONER MIKE CAUSEY SETS UP 2022 WEBEX FLOOD INSURANCE CONFERENCES

**FREE CONTINUING EDUCATION CREDIT OFFERED FOR INSURANCE AGENTS AND ADJUSTERS, ALONG WITH REAL ESTATE AGENTS, ENGINEERS, ARCHITECTS, AND LAND SURVEYORS.**

**Exciting new addition this year, CE opportunity for land surveyors.**

Commissioner Mike Causey will again offer flood conferences across North Carolina to provide vital information regarding the need for flood insurance.

The 2022 conferences will be similar to ones offered in 2021 through WebEx and will, again, be free of charge to insurance agents and adjusters, along with real estate agents, engineers, architects, land surveyors, and the public.

As we know, hurricane season is right around the corner. It runs from June 1 to Nov. 30.

Typically, during this period, at least one major storm forms with the potential to impact our state. The flooding from Hurricanes Florence and Dorian devastated thousands of residents who didn't have flood insurance because they relied on their homeowners' policy, which does not cover damage from rising water. Flood insurance is needed to cover damage from rising water. Such insurance is available from the Federal National Flood Insurance Program.

North Carolina residents now have greater flood coverage options than ever before. Commissioner Causey approved a statewide private flood insurance program separate from the NFIP that participating companies can now offer to residents living anywhere in the state. Commissioner Causey is encouraging insurance companies to offer this private flood coverage.

Commissioner Causey hopes to eventually see all North Carolinians protected in the event of a flood or mudslide.

To ensure that residents are adequately covered for the 2022 hurricane season, Commissioner Causey is offering free continuing education course credits for insurance agents and adjusters who attend the conference. Real estate agents are also approved to receive free continuing education credit. Engineers and land surveyors have the opportunity to use their "self-report" reporting opportunity available and utilize 21 NCAC 56.1706 recordkeeping to retain the information for three years. Licensed architects are also approved for 4 HSW hours of continuing education credit. The course was approved by AIA. NCAIA will assist in the process of awarding the 4 HSW hours of continuing education credit.

The flood insurance conference will feature the expertise of NCDOT Chief Deputy Commissioner Dr. Michelle Osborne, Flood Insurance Specialist Charlotte Hicks, CPA, CIC, AAI, ARM, representatives from NCDPS- Emergency Management, and FEMA officials who will discuss the modernization of flood maps and other topics.

All conferences will be virtual and hosted through WebEx. For a list of conference dates and to register, visit the NCDOT web site [HERE](#).

The dates and times for the Flood Conferences are:

- Wednesday, March 23, 2022 1:00 PM – 5:00 PM
- Friday, June 3, 2022- 8:30 AM 12:30 PM
- Friday, July 15, 2022- 8:30 AM 12:30 PM
- Wednesday, September 14, 2022 1:00 PM – 5:00 PM
- Friday, October 21, 2022 8:30 AM – 12:30 PM

Registration will open soon. Please visit our website in the coming weeks for more details. For more information, please contact Tracy Biehn at [Tracy.Biehn@ncdot.gov](mailto:Tracy.Biehn@ncdot.gov).

# REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
<b>PRODUCERS</b>		
Mark Alan Ramsey License #: 18842888	License Denial Life	7/9/2018
Dustin L. Shackelford License #: 17728329	License Denial Accident & Health	4/16/2021
Endya C. Whitfield License #: 19573766	License Denial Accident & health, Medicare Supplement/Long Term Care	6/15/2021
Tevin S. Scriven License #: 18526502	License Denial Life	7/12/2021
Steven Taylor Post License #: 555340	License Denial Nonresident Accident & Health, Medicare Supplement/Long term Care	7/14/2021
Alexander O Lloyd License #: 19822968	License Denial Life	7/22/2021
Gerald Brashnant Lynch License #: 18332254	License Denial Nonresident Property, Casualty	7/22/2021
Terry Ann Dawkins License #: 17728033	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	8/13/2021
Angela Jacinda Marshall License #: 19956918	License Denial Life, Accident & Health	8/20/2021
Lauren Michelle Whiddon License #: 19921649	License Denial Life, Accident & Health	8/20/2021
Athena G. Locklear License #: 16406351	License Denial Accident & Health, Medicare Supplement/Long term Care	8/26/2021
James Hillard Adger License #: 821128	License Denial Nonresident Accident& Health, Medicare Supplement/Long Term Care	8/31/2021
Orlin Rice Jr. License #: 1643917	License Denial Nonresident Life, Accident & Health	9/16/2021
Tahliek Jamhal Joyner License #: 2022353	License Denial Credit Agent	9/17/2021
Tasheem Jamell Frieson License #: 20016957	License Denial Nonresident Accident & Health	9/17/2021
William M. Peebles License #: 7838229	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Broker	9/17/2021
Vaughan Charles Morrill License : 17176535	Voluntary Surrender Nonresident Life, Accident & Health	9/27/2021
Ellena Chanthel Peters Escamin License #: 19233278	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	9/30/2021
Edward Chavez License #: 19672124	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/1/2021

NC License/NPN#	Action	Date of Action
L. William Frankel License #: 1554093	Voluntary Surrender Nonresident Life, Accident & Health, Property, Casualty, Personal Lines, Surplus Lines	10/2/2021
Cheryl D. George License #: 16973995	Voluntary Settlement Agreement Nonresident Life, Accident & Health	10/4/2021
Louis Roshawn Smith License #: 19655940	Nonresident Personal Lines Voluntary Surrender	10/4/2021
Dustin L. Shackelford License #: 17728329	Voluntary Surrender Life	10/6/2021
Rodney M. Scott License #: 6573028	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	10/7/2021
Claudiette Victoria Moctezuma Albarran License #: 20045155	License Denial Life, Accident & Health	10/18/2021
Melissa Anne Quinones License #: 20063506	License Denial Accident & Health, Medicare Supplement/Long Term Care	10/18/2021
Angel Garcia License #: 18730039	Voluntary Settlement Agreement Nonresident Property. Casualty, Limited Representatives	10/20/2021
Cheryl Gray License #: 16508037	Voluntary Surrender Nonresident Title Insurance Agent	10/20/2021
Mauricio Alejandro Chirinos License #: 16474162	Voluntary Settlement Agreement Nonresident Life, Accident & Health	10/21/2021
Beth Ettinger License #: 13225831	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/25/2021
Gerardo Patino License #: 19032537	Voluntary Settlement Agreement Life	10/25/2021
Betsy Cruz License #: 19963988	Voluntary Settlement Agreement Nonresident Life, Accident & Health	10/26/2021
Damian J. Sylvia License #: 1451850	Voluntary Settlement Agreement Nonresident Life, Accident & Health	10/26/2021
Tenslow Duron Lee License #: 20072234	License Denial Life	11/1/2021
Benjamin Lewis License #: 8067600	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long term Care	11/2/2021
James J. Mc Atee License #: 1587111	Voluntary Settlement Agreement Nonresident Life, Variable Life & Variable Annuity	11/2/2021
John Marcus McDougald License #: 18683692	Voluntary Settlement Agreement Nonresident Life, Variable Life & Variable Annuity	11/2/2021
Monica Manriquez License #: 8927731	License Revocation Nonresident Property, Casualty	11/8/2021
Jorge Alberto Pena License #: 5698839	License Revocation Nonresident Life, Accident & Health	11/8/2021

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Deandre M. Salter License #: 6985593	Voluntary Settlement Agreement Nonresident Accident & Health, Property, Casualty	11/8/2021
Tanika N. Lucas License #: 20085986	License Denial Accident & Health, Medicare Supplement/Long Term Care	11/9/2021
Brittney Hooks License #: 18474429	Voluntary Surrender Nonresident Property, Casualty	11/9/2021
Jason A. Roberts License #: 7709289	Voluntary Settlement Agreement Life, Property Casualty	11/10/2021
Tyrone E. Ayers License #: 2363408	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	11/10/2021
Delantei L. Peterson License #: 4552726	Voluntary Settlement Agreement Nonresident Life	11/10/2021
Donald Kaisamba License#: 10060587	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/15/2021
Amanda Clubb Eubank License #: 16812636	License Revocation Property, Casualty	11/16/2021
Kevin Walker Clarke License #: 19971465	License Denial Life, Accident & Health, Medicare Supplement/Long Term Care	11/17/2021
Jeremy Davis License #: 18612204	Voluntary Surrender Nonresident Life, Accident & Health, Property, Casualty	11/17/2021
John Lord License #: 18742101	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/17/2021
Beauregard Valdes Ray License #: 1662997	License Revocation Nonresident Accident & Health, Medicare Supplement/Long Term Care	11/17/2021
Timothy Bonner Sawyer License #: 17479264	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	11/22/2021
Alan Charing License #: 16800293	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity	11/22/2021
Alexander Tae Il Kim License #: 19166656	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	11/22/2021
Samuel John Lamy License #: 16695370	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/22/2021
Michael P. Francoeur License #: 17554360	Voluntary Surrender Nonresident Life, Accident & Health, Variable life & Variable Annuity	11/24/2021
Bradley R. Smart License #: 7673448	Voluntary Settlement Agreement Property, Casualty	12/1/2021
Jamie Renee Tolliver License #: 2812555	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty	12/1/2021
Brad Eugene Dillman License #: 1642265	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	12/2/2021

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Daniel Evan Jossen License #: 9364848	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	12/3/2021
Alfred Severn Oharra License #: 16026973	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	12/6/2021
Pearlester Stroman License #: 18754301	Voluntary Settlement Agreement Nonresident Property, Casualty, Personal Lines	12/6/2021
Brittany Renee Blocker License #: 18057367	License Revocation Property, Casualty	12/9/2021
Christopher J Shaw License #: 16366750	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	12/9/2021
Lillian Amparo Shottler License #: 8651537	Voluntary Settlement Agreement Nonresident Property, Casualty	12/9/2021
Shane Michael Chafa License #: 19064093	Voluntary Surrender Nonresident Life, Accident & Health	12/19/2021
Nicholas H. Pacheco License #: 7268783	Voluntary Surrender Nonresident Accident & Health	12/19/2021
Matthew E. Foltz License #: 8716564	Voluntary Surrender Life, Accident & Health, Casualty, Medicare Supplement/Long Term Care	12/20/2021
Charles Blanchard License #: 13097677	License Revocation Nonresident Property, Casualty, Personal Lines	12/21/2021
Stanley H. Johnson License #: 7110042	Voluntary Surrender Property, Casualty	12/21/2021
Jacob Van Der Kroon License #: 1262958	Voluntary Surrender Credit Agent	12/21/2021
Robert B. Pretty Man License #: 12484040	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	12/22/2021

## COLLECTION AGENCIES

Professional Bureau of Collections of Maryland – Greenwood Village Co License #: 119506558	Voluntary Settlement Agreement Foreign Collection Agency	9/1/2021
Professional Bureau of Collections of Maryland, Inc. License #: 119507455	Voluntary Settlement Agreement Foreign Collection Agency	9/1/2021
National Credit Audit Corporation License #: 119505514	Voluntary Settlement Agreement Foreign Collection Agency	9/13/2021
Merchant Adjustment Service, Inc. License #: 119505937	Voluntary Settlement Agreement Foreign Collection Agency	9/14/2021
Towner & Kohler, LLC License #: 119507788	Voluntary Settlement Agreement Foreign Collection Agency	9/15/2021
GB Collects, L.L.C. License #: 119505455	Voluntary Settlement Agreement Foreign Collection Agency	9/30/2021

NC License/NPN#	Action	Date of Action
Professional Recovery Management Inc – Goodlettsville, TN License #: 119504558	Voluntary Settlement Agreement Foreign Collection Agency	10/1/2021
Credit Adjustments, Inc. License #: 119503626	Voluntary Settlement Agreement Foreign Collection Agency	10/19/2021
Credit Adjustments, Inc. License #: 119507757	Voluntary Settlement Agreement Foreign Collection Agency	10/19/2021
Sequium Asset Solutions, LLC License #: 119506777	Voluntary Settlement Agreement Foreign Collection Agency	10/20/2021
Insight Management Partners LLC License #: 119507555	Voluntary Settlement Agreement Foreign Collection Agency	10/26/2021
Coastal Settlement Recovery Inc License #: 513003798	Voluntary Settlement Agreement Foreign Collection Agency	12/28/2021

## BUSINESS ENTITIES

1Point VC, LLC License #: 19428948	License Denial Nonresident Business Entity	4/30/2021
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## ADJUSTERS

Brandon T. Enoch License #: 19921914	License Denial Company/Independent Firm Adjuster	8/20/2021
Kristy L. Moses License #: 9075172	License Denial Nonresident Company/independent Firm Adjuster	11/19/2021

## MOTOR CLUB

Nation Motor Club, LLC License #: 119498277	Voluntary Settlement Agreement Foreign Motor Club	10/14/2021
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