

NC DEPARTMENT OF INSURANCE NEWSLETTER



JULY 2022



COMMISSIONER'S CORNER

There's a lot happening at DOI at the moment and plenty of news to share with you.

We are excited to announce that Jackie Obusek has been named to the new role of Chief Deputy Commissioner effective August 16. Throughout her career Jackie has demonstrated financial leadership and has represented the department across the state and nationally.

Obusek initially joined the Department in 1996, first as a financial examiner before taking on several financial regulatory leadership roles.

In 2017, she became a senior deputy commissioner, with responsibility for the oversight of several divisions, which include those responsible for financial analysis and licensing, financial examination, receiverships and liquidations, and actuarial services. Most recently, in 2022, she became part of the senior leadership for the captive insurance companies.

Jackie will replace Dr. Michelle Osborne, who will resign from her role at NCDOI next month and has been named associate professor of management and chair of business administration at Campbell University Business School.

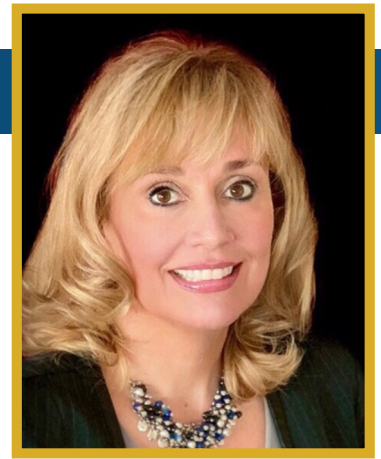
Michelle has been a tireless advocate and voice for our department, and with the insurance industry and consumers. We will continue to rely on her expertise and I wish to thank her for her service.

We wish Jackie and Michelle best wishes on their new roles.



FROM THE DEPUTY'S DESK

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



I am glad to announce that Commissioner Causey and I have worked diligently, as promised, on the broker's license and bond process. With the work of Senator Todd Johnson, Senator Jim Burgin, legislators and the assistance of Big I representative Joe Stewart, the broker's license application and bond will no longer be required effective July 7th, 2022. This change should make your lives simpler. Should you have any questions with regard to these changes, please email Angela Hatchell, Deputy Commissioner Agent Services Division at Angela.Hatchell@ncdoi.gov.

I greatly appreciate Commissioner Causey placing his confidence in my leadership. My passion for teaching has continued even while serving in this role, and a once in a lifetime opportunity has presented itself to become an Associate Professor and Chair of the Lundy-Fetterman School of Business at my alma mater—Campbell University.

Truly, I hope you have found my service to the state, consumers, and the insurance industry to be beneficial. It has been the greatest honor of my career to serve as Chief Deputy for the North Carolina Department of Insurance. It has been a pleasure serving!

Yours truly,

Michelle J. Osborne

REMINDER: Pursuant to N.C.G.S. § 58-2-69(b) Every applicant for a license shall inform the Commissioner of the applicant's residential address and provide the applicant's email address to which the Commissioner can send electronic notifications and other messages. Every licensee shall give written notification to the Commissioner of any change of the licensee's residential or email address within 10 business days after the licensee moves into the licensee's new residence or obtains a different e-mail address. This requirement applies if the change of residential address is by governmental action and there has been no actual change of residential location; in which case the licensee shall notify the Commissioner within 10 business days after the effective date of the change. A violation of this subsection is not a ground for revocation, suspension, or nonrenewal of the license or for the imposition of any other penalty by the Commissioner, though a licensee who violates this subsection shall pay an administrative fee of fifty dollars (\$50.00) to the Commissioner. (c) If a licensee is convicted in any court of competent jurisdiction for any crime or offense other than a motor vehicle infraction, the licensee shall notify the Commissioner in writing of the conviction within 10 days after the date of the conviction. As used in this subsection, "conviction" includes an adjudication of guilt, plea of guilty, or a plea of nolo contendere.

2022 WEBEX FLOOD INSURANCE CONFERENCES CONTINUE

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 NCDOI 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 NCDOI web site [HERE](#).

The dates and times for the Flood Conferences are:

- 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@ncdoi.gov.

REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
PRODUCERS		
Danah Noelle Hollifield License #: 19959607	License Denial Life	8/31/2021
Derrick L. Tyson License #: 19999612	License Denial Life	9/16/2021
William Justice License #: 6556305	License Denial Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	11/17/2021
Ashley Angelae Denton License #: 20110436	License Denial Life, Accident & Health	12/8/2021
Anssy Akhabue Okoebor License #: 738213	License Denial Nonresident Accident & Health, Medicare Supplement/Long Term Care	12/13/2021
Nelson Armando Garcia License #: 2192615	License Denial Nonresident Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	12/16/2021
Aaron M. Warner License #: 20145933	License Denial Life	12/29/2021
Michael A Garner License #: 17823678	Nonresident Property, Casualty Voluntary Surrender	1/3/2022
Asia Brown License #: 16809113	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/5/2022
Terena Marie Baker License #: 8610695	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/11/2022
Amber Jane Dellinger License #: 19293630	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/11/2022
Francisco J. Sanchez Morales License #: 8781998	Voluntary Surrender Life, Property, Casualty	1/14/2022
Christopher Caramone License #: 17456711	Voluntary Surrender Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	1/19/2022
James Hilliard Adger License #: 82128	License Denial Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/20/2022
Jacob Brian Palmer License #: 18415112	Voluntary Surrender Nonresident Property, Casualty	1/20/2022

NC License/NPN#	Action	Date of Action
Erika Rachel Harris License #: 17377054	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/24/2022
Ricky R. Plemmons License #: 6575597	Voluntary Surrender Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care, Variable Life & Variable Annuity	1/25/2022
Janeth Viridiana Fuentes-Portillo License #: 17875536	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/26/2022
Brian Lalusin License #: 13483761	License Denial Nonresident Life, Accident & Health	1/27/2022
Ivan Alvarez License #: 16180326	License Revocation Nonresident Property, Casualty	1/28/2022
Kevin Whitley License #: 7095405	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	2/8/2022
Tayoun Hawkins License #: 17140579	Voluntary Surrender Nonresident Personal Lines	2/10/2022
Basil A Al Taher License #: 16008410	Voluntary Surrender Property, Casualty	2/14/2022
Dana K. Johnson License #: 6607076	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty. Broker	2/15/2022
Mercer Hicks III License #: 6578588	Voluntary Surrender Life, Accident & Health. Variable Life & Variable Annuity	2/16/2022
Michael Franklin Moore License #: 18510041	Voluntary Settlement Agreement Life, Property, Casualty, Broker	2/18/2022
Betty J. Price License #: 8181099	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	2/18/2022
Diana D. Welch License #: 18535232	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	2/18/2022
Garry D. Goble License #: 2399080	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	2/25/2022
Keilen Gordon License #: 20044816	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/25/2022
Jason Jauert License #: 18843698	Voluntary Settlement Agreement Nonresident Personal Lines	2/25/2022
Adam Isaiah Moore License #: 20182220	License Denial Life	2/28/2022
Gary L. Boney License #: 6589932	Voluntary Surrender Life, Accident & Health, Property, Casualty	3/2/2022

NC License/NPN#	Action	Date of Action
David M. Martin License #: 3664602	License Revocation Nonresident Life, Accident & Health	3/7/2022
Jennifer Nicole White License #: 1897935	License Revocation Nonresident Life, Accident & Health	3/7/2022
Mario Avila Ochoa License #: 19308563	Voluntary Settlement Agreement Nonresident Personal Lines	3/7/2022
Evan Michael Borek License #: 20134822	License Denial Nonresident Life, Accident & Health	3/8/2022
Rashaun L. Cherry License #: 7622133	License Denial Life	3/9/2022
James P. Martin License #: 1860258	License Denial Nonresident Life, Accident & Health	3/11/2022
Lateef Muhammad License #: 14992444	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	3/12/2022
Jaqueline Linares License #: 19843733	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	3/18/2022
Christian Conboy License #: 19450088	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/Long Term Care	3/24/2022
Warren Marc Rochmacher License #: 1511114	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/24/2022
Ervin J. McQueen License #: 6555820	Voluntary Settlement Agreement Life, Accident & Health, Personal Lines	3/24/2022
Steven R. Burch License #: 6581567	License Denial Limited Representatives – Travel, Accident, Baggage and Other	3/29/2022
Jarell Le’Nard Littlejohn License #: 20180059	License Denial Life	3/30/2022
Pichinda Horn Lackey License #: 20071093	Voluntary Surrender Nonresident Property, Casualty	4/8/2022
Shelly Nanjean Bridges License #: 9138210	Voluntary Surrender Nonresident Life, Accident & Health	4/13/2022
Nathan Pittman License #: 18780023	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/21/2022
Carlous Pitts License #: 17565183	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	4/21/2022
Ronny Suliman License #: 14386958	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/21/2022
Steven R. Burch License #: 6581567	Voluntary Surrender Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Limited Representatives – Dental Services	4/25/2022
John F. Davenport License #: 687673	Voluntary Settlement Agreement Nonresident Life, Variable Life & Variable Annuity	4/27/2022

NC License/NPN#	Action	Date of Action
Kevin G. Madden License #: 7417856	Voluntary Surrender Nonresident Life, Accident & Health	4/29/2022
Joseph M. Tentua License #: 19303132	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	5/2/2022
Jeffrey Turcotte License #: 18954923	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/2/2022
Yuliya M. Jolley License #: 18478933	Voluntary Settlement Agreement Nonresident Property, Casualty	5/5/2022
Tasheka Chambers License #: 20018102	Voluntary Settlement Agreement Nonresident Personal Lines	5/13/2022
Merrie Carol Foisset License #: 19301293	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	5/16/2022
Tina M. Thiam License #: 16728985	Voluntary Settlement Agreement Life, Accident & Health	5/19/2022
Khanesia McHudson License #: 17039053	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	5/23/2022
Ashley Abernathy License #: 18598583	Voluntary Settlement Agreement Life, Accident & Health	5/31/2022
Melissa N. Cabrera License #: 19699486	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	5/31/2022
Enrique Nunez License #: 19083972	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/2/2022
Quaisha Keion Benson License #: 18179287	Voluntary Settlement Agreement Nonresident Life, Accident & Health	6/3/2022
Bruno V. Caitlin License #: 8710434	Voluntary Surrender Nonresident Accident & Health. Medicare Supplement/Long Term Care	6/3/2022
Bryan K. Walker License #: 8157015	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	6/10/2022
Desiree N. Mann License #: 17262241	License Revocation Nonresident Life, Accident & Health	6/13/2022
Kimberly Melissa Craven License #: 8620359	Voluntary Surrender Nonresident Life, Accident & Health	6/15/2022
Donna Jean Hines License #: 7002855	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	6/17/2022
Armed Garces License #: 17950290	Voluntary Settlement Agreement Nonresident Life, Accident & Health	6/22/2022

NC License/NPN#	Action	Date of Action
Kaylon Perkins License #: 19575470	Voluntary Settlement Agreement Accident & Health, Medicare Supplement/Long Term Care	6/23/2022
Xavier D. Daniels License #: 6869657	Voluntary Surrender Life, Accident & Health. Property, Casualty, Variable Life & Variable Annuity	6/29/2022
Jasemin Gromley License #: 18567703	License Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/30/2022

BUSINESS ENTITIES

Gilsbar Specialty Ins Ser LLC License #: 8472638	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	1/3/2022
A-G Administrators LLC License #: 653583	Voluntary Settlement Agreement Nonresident Corporation	1/4/2022
Primer Financial Services License #: 17496056	Voluntary Settlement Agreement Corporation	3/9/2022
Hull & Company, LLC License #: 8503040	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	2/18/2022
Premier Claims LLC License #: 18527733	Voluntary Settlement Agreement Nonresident Public Adjuster Business Entity	2/25/2022
Hanckel Citizens Insurance Corporation License #: 2198901	Voluntary Settlement Agreement Nonresident Corporation	4/11/2022
TruHearing Inc. License #: 16181430	Voluntary Settlement Agreement Nonresident Corporation	4/27/2022
Liberty Partners Financial Services LLC License#: 80926	Voluntary Settlement Agreement Nonresident Corporation	5/18/2022
Freedom Insurance Agency License #: 7644512	Voluntary Settlement Agreement Corporation	5/23/2022
The Results Companies LLC License #: 16912439	Voluntary Settlement Agreement Nonresident Corporation	5/23/2022
Newbridge Securities Corp. License #: 7019733	Voluntary Settlement Agreement Nonresident Corporation	6/15/2022
Burns & Wilcox LTD License #: 141278	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	6/21/2022
Appalachian Underwriters Inc. License #: 3893743	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	6/30/2022

COLLECTION AGENCIES

Seattle Service Bureau, Inc. License #: 119506540	Voluntary Settlement Agreement Foreign Collection Agency	2/1/2022
Paramount Assets Protection Services, LLC License #: 119507709	Voluntary Settlement Agreement Foreign Collection Agency	2/15/2022

ADJUSTERS

Kevin Ware License #: 20001107	Voluntary Settlement Agreement Nonresident Company/independent Firm Adjuster	4/27/2022
Tracy Perkins License #: 12505055	Voluntary Settlement Agreement Nonresident Company/Independent Firm Adjuster	5/26/2022
Crystal Lewis License #: 18941424	Voluntary Surrender Self-Employed Insurance Adjuster	5/31/2022