

NC DEPARTMENT OF INSURANCE NEWSLETTER



MARCH 2020



COMMISSIONER'S CORNER

NEW FLOOD POLICY

After seeing our state hard-hit by recent storms such as Hurricane Matthew, Florence and Dorian, it became apparent we needed to find ways to better assist our citizens when disasters strike.

To do this, I am delighted to announce that I recently approved a private flood insurance program that will provide North Carolinians with a comprehensive state-regulated flood policy. This will make us one of the first states in the country to offer this kind of coverage. This private policy will be offered to citizens throughout the state including those not currently in a flood zone.

This private flood insurance will offer broader coverage than the National Flood Insurance Program (NFIP). The definition of what constitutes a flood is broader and it also relaxes the NFIP requirement of "partial or complete inundation of two or more acres of normally dry land area of two or more properties (one of which must be the insured's)."

With the new state-regulated policy, citizens will have the following:

Coverage A – Dwelling and **Coverage B – Detached Garage** (Detached garage is automatically 10% of Coverage A Dwelling – this is not in addition to)

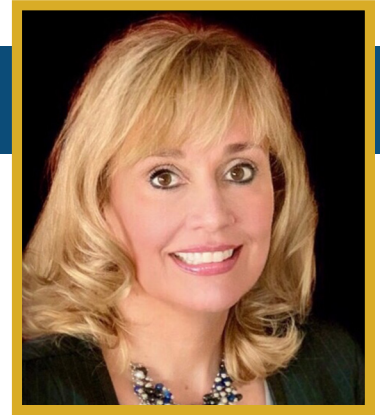
Coverage C – Personal Property (Owned or used by an insured while inside a building at the described location. Special limitations apply to artwork, jewelry, personal property used primary for business purposes, furs and items comprised of certain precious metals)

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FROM THE DEPUTY'S DESK

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



To our insurance agents... we want you to know that we are listening! We've heard your concerns regarding the function of our valued volunteers in the Senior's Health Insurance Information Program (SHIIP). Since then, we've taken steps to make changes where needed.

We began by creating a task force comprised of staff and insurance agents. Through this cooperative effort, we were able to clarify the role of our SHIIP certified volunteers and their collaboration with the agent community. We then established protocols that will help us better serve our Medicare beneficiaries.

First, communication from SHIIP now includes this message: "SHIIP counselors are not licensed insurance agents, and they do not sell, endorse, or oppose any product, plan, or company. If you have questions about your specific plan, we encourage you to contact your insurance agent or the insurance company."

This clarification has been posted on the SHIIP automated voice message on the Department's toll-free line, the SHIIP website and at every SHIIP coordinating site.

Secondly, agent complaints will now be addressed with Melinda Munden, SHIIP Director, at (855) 408-1212. Melinda will follow up with agents and take corrective action as needed.

Finally, we created a SHIIP disclosure document which can be found on our web site [HERE](#). at SHIIP staff and volunteer counselors will review this document with consumers. It requires the signature of both parties to assure that consumers understand that SHIIP counselors are not licensed insurance agents and do not sell or endorse any product, plan or company. The document can be used online and/or printed.

We want our agents to know that SHIIP assistance is always available when working with Medicare-beneficiary clients with complex coverage or payment issues. Just call our toll-free line at (855) 408-1212, and you'll be directed to Department staff.

We value the investment that all of you make in serving the insurance needs of North Carolina seniors! If you are interested in serving on one of our task forces, we welcome you. For more information, please contact Atlanta Steagall at atlanta.steagall@ncdoi.gov or call (919) 807-6001.

Michelle J. Osborne

PEARSON VUE (THIRD-PARTY LICENSING ADMINISTRATOR)

To ensure the safety and well-being of its clients, Pearson Vue will temporarily close its professional centers for 30 days until April 16th or whenever conditions are deemed safe to reopen. The company has begun candidate cancellation notifications and will provide instructions for scheduling new appointments on or after April 16, 2020.

NCDOI OFFERS FREE CONFERENCE FLOOD INSURANCE: PROTECTING CONSUMERS & AGENTS

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

The 2020 conferences will be similar to those offered in 2019 and will, again, be free of charge to insurance agents and adjusters, along with real-estate agents and the public. The flood insurance conferences will feature the expertise of NCDOI Chief Deputy Commissioner Dr. Michelle Osborne, flood insurance specialist Charlotte Hicks, CPA, CIC, AAI, ARM, and FEMA officials who will discuss the modernization of flood maps and other topics. These free continuing education conferences are designed to prepare agents, adjusters, and real-estate agents with the flood insurance information needed for our state's consumers. For more information or to register, visit our web site [HERE](#).

Wednesday, May 27, 2020
8:30 AM to 12:30 PM
Fayetteville Technical Community College
Cumberland Hall Auditorium Room 360
2201 Hull Road
Fayetteville, NC 28303

Thursday, August 27, 2020
8:30 AM to 12:30 PM
Asheville-Buncombe Technical Community College
Mission Health/A-B Tech Conference Center
Room A
340 Victoria Road
Asheville, NC 28801

Tuesday, June 9, 2020
1:00 PM to 5:00 PM
Gaston College - Dallas Campus
Myers Center Multipurpose Auditorium
201 Highway U.S. 321 S
Dallas, NC 28034

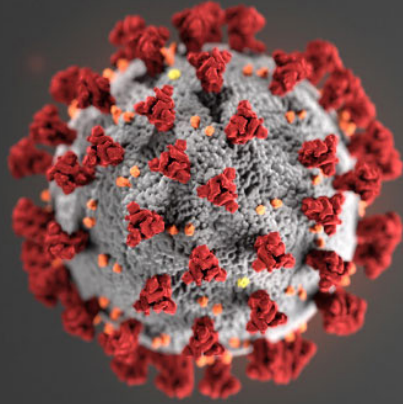
Wednesday, September 9, 2020
1:00 PM to 5:00 PM
Jennette's Pier
Oceanview Hall
7223 South Virginia Dare Trail
Nags Head, NC 27959

Wednesday, June 10, 2020
8:30 AM to 12:30 PM
Mitchell Community College
Continuing Education Center
CE Auditorium
701 West Front Street
Statesville, NC 28677-5644

Wednesday, October 7, 2020
8:30 AM to 12:30 PM
Wake Tech - Southern Wake Campus
Building L - Student Services – Conference Center
9101 Fayetteville Road
Raleigh, NC 27603

Wednesday, July 8, 2020
8:30 AM to 12:30 PM
Cape Fear Community College
Union Station (U-170 - The Auditorium)
502 N. Front Street
Wilmington, NC 28401

Please continue to visit our website for additional flood conference that may be added in the future or for any rescheduling announcements



NOTE TO AGENTS REGARDING COVID-19

Should it become necessary for an agent to close the office, please heed the following steps:

- Place a sign on the door that states the office is temporarily closed due to the COVID-19 virus.
- Include a telephone number to ensure consumers may contact the agent for business -- related needs. If possible, also provide a telephone number to the companies they represent.

COMMISSIONER'S CORNER *(continued from page 1)*

Coverage D – Loss of Use (Only applicable if Coverage A and/or Coverage C is purchased. Fair Rental Value is limited to the shortest time required to repair or replace the damaged property. If a civil authority prohibits the named insured from use of the described location as a result of direct damage to neighboring premises by flood, ALE and/or FRV is available for no more than two weeks)

FLOOD CLASSES WITH FREE C.E. CREDIT

We will also continue our state-wide campaign to educate residents on the need for flood coverage regardless of their location. Last year, we conducted town hall meetings and flood insurance classes. The classes were offered to real estate and insurance agents for free Continuing Education credit. The response was excellent with capacity or near-capacity enrollment so this year, we are expanding this educational effort with eight classes scheduled.

You can find class dates and locations on our website [HERE](#) or on our mobile app MYDOi, [Download Here](#). I encourage you to attend if you have not already.

Thank you for all that you do to protect the citizens of North Carolina.

FREQUENTLY ASKED QUESTIONS CONCERNING COVID-19

The Commissioner is committed to assisting insurance licensees during the COVID-19 pandemic and continues to seek solutions to address licensing and continuing education (CE) issues as they arise.

- **Will continuing education credit be allowed should the classroom delivery method change?**
Licensees that are registered for classroom courses that will now be delivered via video conferencing will receive the same credit hours that were approved for in person classroom courses.
- **May providers who previously received approval for Continuing Education for classroom delivery now provide those courses via webinar?**
All Insurance CE courses previously approved for classroom delivery by licensed CE providers can be offered via webinar without requiring the Insurance CE provider to refile the courses with Prometric for a different presentation method. The Insurance CE provider should assume the full responsibility to monitor attendance.
- **Has an extension been granted for licensees whose continuing education compliance periods expires in March, April, or May 2020?**
All NC licensed insurance producers and adjuster's (including NC nonresident adjusters with NC as their designated home state) Continuing Education compliance periods expiring March, April or May 2020 will be granted an extension through June 30, 2020 in order to meet the state mandated CE requirements.
- **Will there be a delay in testing for licensing?**
Pearson VUE testing centers will be closed through April 15; candidates requiring exams for new licenses or lines of authority will be unable to test. Pearson Vue will reevaluate its testing location status and will notify the NCDOL of its decision. NCDOL is continuing to seek ways to enable individuals to obtain licensure.
- **Will there be a delay in issuing licenses?**
There will be delays in issuing new licenses requiring fingerprints since many sheriff's offices are suspending fingerprinting services for occupational licenses. Agent Services cannot waive this statutory requirement for fingerprinting new applicants.
- **Will agency investigations be suspended?**
Target, routine and compliance check reviews will continue; investigators will contact agencies and allow for re-scheduling of reviews as may be needed/wanted by the agency.
- **Is NCDOL going to issue a temporary suspension of cancellation, nonrenewal of premium payments?**
This is currently being reviewed by NCDOL.
- **Thoughts relative to Business Income losses?**
This is currently being monitored by NCDOL. The Department certainly wants to identify all ways to support insurance consumers during this event, but also respects the contractual rights of insurers.
- **Any health insurance issues (relative to coverage for testing, diagnosis or treatment)?**
Matters relating to the health insurance issues are being reviewed. NCDOL is seeking to address issues relating to telemedicine in terms of reimbursement and HIPPA, knowing that the social distancing imperative is supported by delivery of healthcare remotely.
- **What if the physical location of an agency needs to be closed?**
NCDOL encourages a sign be placed on the agency door listing contact information for the agency, as well as contact information for carriers represented. The agency may wish to notify Agent Services of this action but is not required to do so. Agencies should be available to answer phone calls from consumers remotely and should check with insurance carriers to ensure that they are meeting the requirements of the carrier. In addition, the agent should be aware of the company's availability to respond to questions and inquires.

REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
PRODUCERS		
Sally E. McClintock License #: 6592310	Voluntary Surrender Property, Casualty	6/3/2019
Hal P. Durham License #: 4980809	License Revocation Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	6/14/2019
Samuel Eugene Belcher License #: 17087046	License Revocation Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	6/25/2019
Elizabeth Salas Garay License #: 19169112	License Denial Life, Accident & Health or Sickness	7/5/2019
Arychez Tatyana Lynch License#: 19136980	License Denial Personal Lines	7/15/2019
Ronald Critzer License #: 18999282	License Denial Life, Accident & Health or Sickness	7/16/2019
Charles Alexander Rivers Jr License #: 6606711	Voluntary Surrender Life, Accident & Health or Sickness, Property, Casualty	7/29/2019
Jesse Smith Jr License #: 2455440	License Denial Life, Property, Casualty	8/1/2019
Yochannon E. Polter License #: 8657323	Voluntary Settlement Agreement Nonresident Life	8/2/2019
Rae Ramesh Exume License #: 11026677	Voluntary Surrender Life, Accident & Health or Sickness, Property, Casualty, Medicare Supplement/Long Term Care	8/26/2019
Elaine M. Lefevre License #: 8926947	Voluntary Surrender Nonresident Accident & Health or Sickness, Medicare Supplement/Long Term Care	9/3/2019
Dionte Williams License #: 15752628	License Revocation Nonresident Life, Accident & Health or Sickness or Sickness	9/4/2019
Patrick G. McCarthy License #: 8852563	Voluntary Settlement Agreement Life, Accident & Health or Sickness, Property, Casualty	9/9/2019
Shaheed Payne License #: 16936172	License Denial Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	9/10/2019
Thomas Onorato License #: 16833861	Voluntary Settlement Agreement Nonresident Life, Accident & Health or Sickness	9/16/2019
Justin A. Bryant License #: 7151117	Voluntary Surrender Property, Casualty	9/13/2019
Stacy Ridenhour License #: 18429231	Voluntary Surrender Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	9/18/2019

NC License/NPN#	Action	Date of Action
Donna Herbst License #: 18673386	Voluntary Settlement Agreement Nonresident Accident & Health or Sickness	9/19/2019
Joseph E. Lata License #: 8841792	Consent Order Nonresident Life, Accident & Health or Sickness	9/19/2019
Dylan Lindsey License #: 18728347	Voluntary Settlement Agreement Nonresident Accident & Health or Sickness	9/19/2019
Lawrence C. Price License #: 2519321	Voluntary Settlement Agreement Nonresident Life, Accident & Health or Sickness	9/19/2019
Daniel Mendez License #: 17051640	Voluntary Surrender Nonresident Life, Accident & Health or Sickness	9/30/2019
Tenea L. Strayhorn License #: 9158438	Voluntary Surrender Life, Accident & Health or Sickness, Personal Lines	10/7/2019
Kaitlyn Dunlow License #: 18632285	Voluntary Surrender Accident & Health or Sickness	10/8/2019
Katline Bree Holt License #: 18892590	Voluntary Surrender Accident & Health or Sickness	10/9/2019
Tanya Patrice Marshall License #: 16299154	License Denial Accident & Health or Sickness	10/21/2019
Paul E. Blackman License #: 10209915	Voluntary Surrender Life, Accident & Health or Sickness	10/21/2019
Gabriel J. Bustamante License #: 8956130	Voluntary Settlement Agreement Nonresident Life	10/23/2019
John J. Pihir License #: 1897494	Voluntary Settlement Agreement Nonresident Property, Casualty	10/29/2019
Jonathan Joseph Shorr License #: 9014183	Voluntary Settlement Agreement Nonresident Public Adjuster	10/29/2019
Bernie N. Caviness License #: 2376060	Voluntary Surrender Life, Accident & Health or Sickness, Property, Casualty, Medicare Supplement/Long Term Care, Broker	11/4/2019
Osmund Marcellin License #: 8423820	Voluntary Surrender Life, Accident & Health or Sickness, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	11/5/2019
Troy Lee Wood License #: 837038	Voluntary Settlement Agreement Nonresident Life, Accident & Health or Sickness	11/8/2019
William Westbrook License #: 17855696	Voluntary Surrender Nonresident Personal Lines	11/9/2019
Daniel J. Copeland License #: 8704129	Voluntary Surrender Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	11/11/2019
Sonia Lovina Pennerman License #: 7624300	License Revocation Nonresident Accident & Health or Sickness	11/14/2019
Curtis D. Perry License #: 8502734	Voluntary Surrender Nonresident Property, Casualty	11/15/2019

NC License/NPN#	Action	Date of Action
Noel G. Thomas License #: 15820799	License Revocation Nonresident Life, Accident & Health or Sickness	11/18/2019
Leslie Diane Scofield-Hilliker License #: 17625100	Voluntary Settlement Agreement Life, Accident & Health or Sickness, Property, Casualty	11/21/2019
Jonathan R. Holland License #: 6617374	Voluntary Surrender Life, Accident & Health or Sickness, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care, Broker	11/25/2019
Jay Seitz License #: 18965429	License Denial Nonresident Life, Accident & Health or Sickness	11/25/2019
Edgar E. Chatman License #: 7536544	Voluntary Settlement Agreement Nonresident Property, Casualty	12/2/2019
Chad Anderson Carter License #: 18870135	License Denial Life	12/3/2019
Tracyann Nicole Hamilton License #: 17116311	License Revocation Nonresident Life, Accident & Health or Sickness, Medicare Supplement/Long Term Care	12/4/2019

COLLECTION AGENCIES

Asset Management Holdings, LLC License #: 113314	Voluntary Settlement Agreement Foreign Collection Agency	9/16/2019
Marcordia, LLC License #: 112896	Voluntary Settlement Agreement Foreign Collection Agency	9/26/2019
Account Control Systems, Inc. License #: 112606	Voluntary Settlement Agreement Foreign Collection Agency	10/10/2019
Amerifinancial Solutions, LLC License #: 1091	Voluntary Settlement Agreement Domestic Collection Agency	10/29/2019
Westlake Portfolio Management, LLC License #: 113582	Voluntary Settlement Agreement Foreign Collection Agency	10/29/2019
Southwest Stage Funding, LLC License #: 113363	Voluntary Settlement Agreement Foreign Collection Agency	11/6/2019

BUSINESS ENTITIES

Hennion & Walsh Inc License #: 8066914	Voluntary Settlement Agreement Nonresident Corporation	9/3/2019
T A S A of KY Inc License #: 6042198	Voluntary Settlement Agreement Nonresident Corporation	10/18/2019
United Atlantic Public Adjusters License #: 18377000	License Denial Nonresident Public Adjuster Business Entity	10/23/2019
Citizen's Ins. Agency of G'Sboro, Inc License #: 2350007	Voluntary Surrender Corporation	11/4/2019
Boykin's Ins Agency of Mt Olive LLC License #: 17362707	Voluntary Surrender Corporation	11/18/2019

ADJUSTERS

Darryl A. Davis License #: 23872	Voluntary Settlement Agreement Nonresident Public Adjuster	4/23/2019
Jeremy D. Neal License #: 8921749	Voluntary Settlement Agreement Company/Independent Firm Adjuster	5/9/2019
Dwayne Gocher License #: 16526222	Voluntary Settlement Agreement Nonresident Public Adjuster	7/1/2019
Eric Goden License #: 3028988	License Denial Nonresident Public Adjuster	7/30/2019
Tiwanne Gail Yuille License #: 17214909	License Denial Nonresident Self-Employed Adjuster	8/3/2019

ADJUSTERS

CT Auto Club Inc. License #: 00093	Voluntary Settlement Agreement Foreign Motor Club	10/4/2019
United States Auto Club Motoring Div. Inc License#: 00051	Voluntary Settlement Agreement Foreign Motor Club	11/7/2019