

# NC DEPARTMENT OF INSURANCE NEWSLETTER

MAY 2021



## COMMISSIONER'S CORNER

Like you, I'm ready to see life get back to normal. Although many things paused during the pandemic, the North Carolina Department of Insurance continued to help consumers without missing a beat. I hope that we have been helpful to you as well and that your business continues to thrive.

We recognized April as Distracted Driving Awareness Month with an in-person press conference on April 13th. It was well attended with Secretary of Public Safety Erik Hooks, Commander of the State Highway Patrol, Col. Freddy Johnson, Jr., dozens of troopers, legislators and Amos Johnson, the father of a teen who lost her life in a car accident while texting. That demolished car was on display in front of our building as a reminder to the public of the dangers of distracted driving.

Using a cell phone while driving creates an enormous potential for death and injury on U.S. roads and highways. According to the National Highway Traffic Safety Administration, more than 3,100 people were killed in motor vehicle crashes involving distracted driving in 2019.

There are many forms of distracted driving besides talking or texting. Doing things like eating or drinking, putting on makeup, setting the GPS, changing radio stations or tending to a child or pet in the car all contribute to automobile crashes. When the driver veers off the road or out of their lane hitting other cars or objects, the property damage can be extensive and people die.

That's why I want to emphasize the dangers of distracted driving not only in April, but every day of the year. Distracted driving is also putting pressure on insurance companies to increase premiums because of the number of claims paid out.

Please put the phone down - keep your hands on the wheel and your eyes on road when driving. Please emphasize this with your clients whenever you have an opportunity.

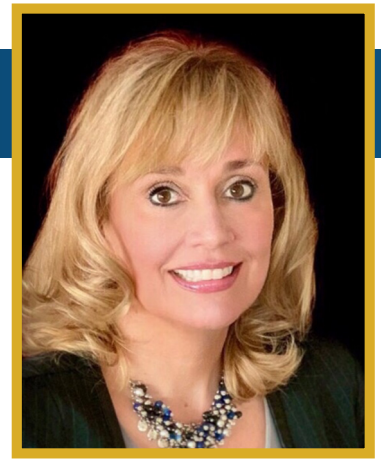
Thank you for all that you do to serve the people of North Carolina. Together, we are doing great things to help those when they need it most!

Happy Spring,



# FROM THE DEPUTY'S DESK

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



I am excited to share with you that again this year the Department is continuing to offer a free flood insurance course. This course is available to agents, adjusters, real estate agents, and now available to architects, and engineers. The 2021 courses will be similar to the courses offered in 2020 through WebEx and are open to the public as well.

The conference dates are May 13, June 9, July 16, August 27 and September 10. Please click [HERE](#) to register, but don't delay as some of the earlier dates are already full.

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. While we do not currently have any company offering the new flood program, Commissioner Causey is encouraging all companies to offer this program given the need we have in this state

Thanks to the Independent Insurance Agents of NC "Big I" for the grant that they have awarded to the Department to provide internships for students at the Department. This has been our vision since 2019 and we are happy to see students interested in a future in the insurance industry.

*Michelle J. Osborne*

**Visit with the captive regulatory team of the North Carolina Department of Insurance during the in-person conference of the North Carolina Captive Insurance Association** to be held August 30 – September 1 at the Washington Duke Inn and Golf Club in Durham, North Carolina. The NCDOI team will have an exhibit at the conference and will be available to those interested in learning more about North Carolina's Captive Insurance Program. On August 31st, the Captive Regulatory Team along with Chief Deputy Commissioner Dr. Michelle Osborne will deliver a presentation during the 9:00 am Plenary Session. Commissioner Mike Causey will deliver a Luncheon Address on August 31st. Additional information is available on the NCCIA's website [HERE](#). We hope to see you there!

## DID YOU KNOW?

If you suspect that a deceased loved one had a life insurance policy or annuity contract that you are having trouble locating, the North Carolina Department of Insurance can help. The Department has created the Lost Life Insurance and Annuity Inquiry Service to help consumers locate benefits from life insurance policies or annuity contracts purchased in North Carolina. Individuals who believe that they are beneficiaries, as well as executors and legal representatives of the deceased person, may submit an inquiry form. In 2020, the Department returned over \$54 million to beneficiaries through this service. You can find more information [HERE](#).

# REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
<b>PRODUCERS</b>		
Kenneth Wayne Hood License #: 19484885	License Denial Credit Agent	5/8/2020
Eric Patrick Marechal License #: 19552839	License Denial Accident & Health, Medicare Supplement/Long Term Care	8/4/2020
Brittney A. Long License #: 18461486	License Revocation Nonresident Life, Accident & Health	9/10/2020
Howard R. Utz License #: 1626347	Voluntary Surrender Nonresident Life, Accident and Health	9/23/2020
Joseph Bandall Boswell Sr License #: 4741860	Voluntary Surrender Nonresident Life	9/25/2020
Ronnie Sulliman License #: 14386958	License Revocation Nonresident Life, Accident & Health, Variable Life & Variable Annuity; Medicare Supplement/Long Term Care	9/29/2020
Brett Jonathan Martin License #: 14143163	Voluntary Settlement Agreement Nonresident Life, Accident & Health	9/30/2020
Chelsea J. Moriarty License #: 4063663	Voluntary Surrender Nonresident Property, Casualty, Personal Lines	10/1/2020
Aharoun J Thompson License #: 19539686	Life License Denial	10/1/2020
Desmond Tanner Boone License #: 3641497	Voluntary Surrender Nonresident Life, Accident & Health	10/2/2020
Lloyd Cronich License #: 3399359	Voluntary Surrender Nonresident Life, Accident & Health	10/5/2020
Diego A. Moreno Espinoza License #: 18890506	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/6/2020
Amy Holsclaw License #: 18515318	License Revocation Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	10/6/2020
Ann V. Fils License #: 10354537	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/14/2020
Dolph Zechariah Thompson Jr. License #: 19576813	Life, Accident & Health License Denial	10/15/2020
James Hilliard Adger License #: 82128	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/16/2020
Shawn M. Kraatz License #: 2740313	Voluntary Surrender Nonresident Property, Casualty	10/16/2020

NC License/NPN#	Action	Date of Action
John Paul Holgin License#: 1257843	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/16/2020
Julia Mila Leung License#: 18935853	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	10/20/2020
Marizela L. Woolums License #: 19007102	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	10/21/2020
Ricardo Garcia License #: 19645027	License Denial Accident & Health	10/27/2020
Tyler McCarthy License#: 17816907	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Broker	10/27/20020
Joseph Daniel Martin License #: 12821168	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Limited Representatives	10/28/2020
Joseph Wiley Seamster Jr. License # 18421955	Voluntary Surrender Life, Accident & Health, Property, Casualty	11/3/2020
Phillip Funderud License #: 19647670	License Denial Life	11/5/2020
Matthew David Gorman License #: 16795154	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	11/4/2020
Todd James Meyers License #: 2426968	Voluntary Settlement Agreement Nonresident Life, Accident & Health	11/24/2020
Albert L. Hudson License #: 2456369	Voluntary Settlement Agreement Life, Accident & health, Property, Casualty, Medicare Supplement/Long Term Care, Broker	11/4/2020
Joshua Miller License #: 12225449	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/5/2020
Sayda L. Martinez License #: 6548140	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Broker	11/9/2020
Veronica Santiago License #: 17797224	Voluntary Settlement Agreement Casualty	11/9/2020
Harrison Wood License #: 19196326	Consent Order Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/9/2020
Kenneth J. Kavanagh License #: 7371262	Voluntary Settlement Agreement Nonresident Life	11/12/2020
Maetta Redmon Green II License #: 1324790	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/13/2020
David Cottam Osborn License #: 18538998	Voluntary Surrender Life, Accident & Health	11/16/2020

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Dylan Morgan License #: 17276584	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/18/2020
Sean Patrick Pennington License #: 18429225	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/24/2020
Yanira Conde License #: 5732866	Voluntary Settlement Agreement Life, Property, Casualty	11/30/2020
Donte E. Boykin License #: 17755423	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	12/1/2020
Johnya Gouard License #: 18809977	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	12/1/2020
Kelly S. Thornburg NPN 14877651	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	12/3/2020
Carl W. Johnson License #: 6525882	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	12/8/2020
Lora Butler License #: 7333720	Voluntary Surrender Life, Accident & Health	12/9/2020
Christopher D. Thorne License #: 16820398	Voluntary Surrender Life, Accident & Health	12/11/2020
Jimmy Keener License #: 6614837	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	12/16/2020
Danielle Bretti License #: 16749897	Voluntary Surrender Nonresident Life, Accident & Health	12/23/2020
James Christopher Mize License #: 19709266	License Denial Life	12/23/2020
Kevin Sleem License #: 8944218	License Denial Life, Accident & Health, Medicare Supplement/Long Term Care	12/27/2020
Jahvon J. Thompson License #: 17201677	Voluntary Surrender Nonresident Life, Accident & Health	12/28/2020
Craig Scott Capps License #: 19683381	License Denial Accident & Health	12/31/2020
Andrew James Davidson License #: 17563453	Voluntary Settlement Agreement Nonresident Personal Lines	1/7/2021
Olga Castano License #: 15771195	Voluntary Surrender Life, Accident & Health, Property, Casualty	1/8/2021
Kevin Amil Perry License #: 8450391	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	1/12/2021

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Jose David Jaramillo Arvizu License #: 18428903	Voluntary Surrender Nonresident Personal Lines	1/16/2021
Max D. Monroe License #: 19248413	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/16/2021
Mandy Delgado Combs License #: 18160748	Voluntary Settlement Agreement Life	1/22/2021
Ryan Stocker License #: 17910213	Voluntary Surrender Nonresident Accident & Health, Personal Lines, Medicare Supplement/Long Term Care	1/25/2021
Timothy McClanahan License #: 3775956	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	1/27/2021
Michelle McCoy Banks License #: 8100011	Voluntary Settlement Agreement Nonresident Life, Accident & Health	1/28/2021
Apostolos N. Pitsironis License #: 698338	Voluntary Settlement Agreement Nonresident Life, Variable Life & Variable Annuity	2/2/2021
Samantha Justine Woods-Battle License #: 17392199	Voluntary Settlement Agreement Nonresident Life, Accident & Health	2/2/2021
Christopher Masharn Bruce License #: 10182529	License Revocation Nonresident Property, Casualty	2/11/2021
Jessica Strong-Barker License #: 18907972	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/11/2021
Herbert A. Mitchell Jr. License #: 6580248	Voluntary Surrender Life, Accident & Health	2/16/2021
Mark J. Goodnight License #: 17981174	Consent Order Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/17/2021
John R. Fisher License #: 5710239	Voluntary Surrender Nonresident Life, Accident & Health, Property, Casualty	2/18/2021
Samuel Richmond License #: 16959847	License Revocation Nonresident Life, Accident & Health	2/18/2021
Shanita Smith License #: 19269553	License Revocation Nonresident Accident & Health, Medicare Supplement/Long Term Care	2/18/2021
Amir Askew License #: 18943026	License Revocation Nonresident Property, Casualty	2/19/2021
Wallace L. Pegram License #: 2391461	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/Long Term Care	2/23/2021

## COLLECTION AGENCIES

Mcneil and Meyers Receivables Management Group License #: 119507567	Voluntary Settlement Agreement Foreign Collection Agency	10/9/2020
Medicredit, Inc. License #: 119507404	Voluntary Settlement Agreement Foreign Collection Agency	10/29/2020

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Delta Management Group Inc. License #: 119505512	Voluntary Settlement Agreement Foreign Collection Agency	10/21/2020
Altus Receivables Management, Inc License #: 119506554	Voluntary Settlement Agreement Foreign Collection Agency	11/24/2020
NewRez LLC License #: 119507640	Voluntary Settlement Agreement Foreign Collection Agency	12/8/2020

## **BUSINESS ENTITIES**

Health Plan Intermediaries Holdings LLC License #:16714695	Voluntary Settlement Agreement Nonresident Corporation	10/16/2020
Machaen Enterprises Inc License #: 9065227	Voluntary Settlement Agreement Nonresident Corporation	10/21/2020
Johnson and Johnson, Incorporated	Voluntary Settlement Agreement Nonresident Corporation	11/19/2020
Horizon Healthcare Advisors License #: 19341917	Voluntary Settlement Agreement Nonresident Corporation	1/22/2021
Bullock Agency Inc License #: 9105287	Voluntary Settlement Agreement Nonresident Corporation	1/25/2021
Trawick International Inc License #: 5851792	Voluntary Settlement Agreement Nonresident Corporation	1/29/2021

## **ADJUSTERS**

Tommysha Lea Oates License #: 18445114	Voluntary Settlement Agreement Nonresident Company/Independent Firm Adjuster	11/18/2020
Thomas J. Twomley License #: 19249774	Voluntary Settlement Agreement Nonresident Company/Independent Firm Adjuster	11/20/2020
Jorge Melara License #: 18912285	Voluntary Surrender Nonresident Company/Independent Firm Adjuster	12/12/2020