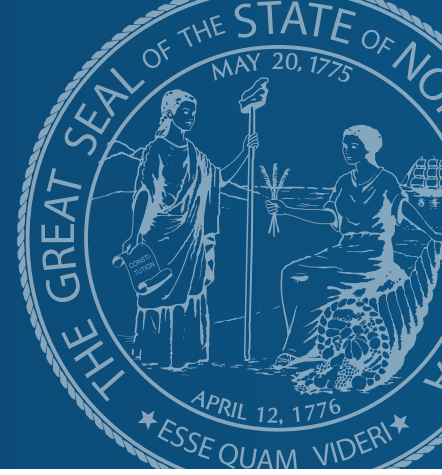


# NC DEPARTMENT OF INSURANCE NEWSLETTER

OCT. 2019



## COMMISSIONER'S CORNER

During my time in office, North Carolina has endured several major natural disasters – mudslides, Hurricane Florence, Hurricane Michael and most recently, Hurricane Dorian. It is of great concern that North Carolina homeowners may not have the right coverage to protect what may be their biggest asset during these catastrophes – their home.

After Hurricane Florence struck, I learned from FEMA there were less than 135,000 flood policies in force in the entire state. That figure is alarming because it shows about 98% of North Carolina homeowners are not covered for flood damage. I found that many homeowners didn't think they needed flood insurance and didn't know rising water was not covered in their homeowners' policy.

The Department of Insurance has embarked on a statewide campaign to educate and raise awareness of the importance of having flood insurance. We are holding continuing education conferences designed specifically for real estate and insurance agents. These conferences enable agents to earn free continuing education credit while enhancing their knowledge and offering a deeper understanding of why residents need flood protection.

In addition, we have held a series of town hall meetings with civic leaders, emergency responders and consumers along with insurance and real estate agents where we meet to discuss the specific needs of the community and ways in which my department can assist them.

We have also been working with the North Carolina Rate Bureau to develop a private flood insurance program for residential property. When this plan is approved, these policies will give residents more choices on flood insurance regardless of where they live.

In closing, check out our new DOI app to help agents and consumers directly connect with the NCDOI – especially when disaster strikes. It is my hope that your awareness of these initiatives will encourage you to participate and partner with us to continue to offer superior service to the citizens of North Carolina.

Thank you for all that you do.



**MIKE CAUSEY, INSURANCE COMMISSIONER**

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# FROM THE DEPUTY'S DESK

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



Commissioner Causey and I want to bring more affordable health care options to North Carolina consumers. We were excited to see Senate Bill 86, titled “An Act to Establish Standards for Association Health Plans and Multiple Employer Welfare Arrangements,” become law on August 26, 2019. As a result of the bill’s passage, I have received many questions about the bill and whether it creates any new opportunities for association group coverage. Unfortunately, the answer to that question today is “no.” Here is what you need to know:

Association Health Plans are Multiple Employer Welfare Arrangements or MEWAs. MEWAs are not new to North Carolina and they are a way for associations of employers to offer group health benefits to their employees.

In June 2018, the U.S. Department of Labor issued a new rule changing the definition of “employer” under the Employee Retirement Income Security Act (ERISA) to make it easier for employers to form an association and for the association to be considered the “employer” sponsor of a health benefit plan, allowing small employers to benefit from large group coverage if the association has more than 50 eligible employees. The Department of Labor rule also allows working owners to participate in a MEWA formed pursuant to the rule as both an employer and employee.

At the time the Department of Labor rule was issued, North Carolina’s existing statutes and rules governing MEWAs and the sale of group health insurance to associations did not permit employer associations to take advantage of the Department of Labor rule. Senate Bill 86 amends our statutes regulating MEWAs and group health insurance to allow MEWAs to take advantage of the opportunities created by the Department of Labor rule.

However, the Department of Labor rule was challenged, and a federal court has vacated most of the rule and remanded it back to the Department of Labor. That court decision has been appealed. As a result, the rule is not enforceable and any new opportunities for MEWAs contemplated by Senate Bill 86 are on hold until the court case comes to a conclusion.

Although the new opportunities Senate Bill 86 sought to provide are currently on hold, the opportunities that existed under North Carolina’s historical MEWA regulations and group accident and health coverage are still available to employer associations.

*Michelle J. Osborne*

# MYDOI MOBILE APP AND TOWN HALL MEETINGS

The Department is planning to have additional town hall meetings this Fall. Check our website [www.ncdoi.com](http://www.ncdoi.com) for town hall dates, times and locations. You can also download our mobile application MYDOI for updates on town hall meetings, victim assistance centers, insurance camps, or other important information from your Department of Insurance.

Agents and Adjusters can start using the app to do the following:

- See their continuing education transcript
- Look up continuing education courses
- See continuing education providers
- Look up their National Producer Number (NPN)
- Get a contact number and email address for the Agent Services Division
- Receive important agent notifications from the Department of Insurance



Download the app by going to [my.ncdoi.com](http://my.ncdoi.com) or scan the QR code.

## NEW SHIIP TASK FORCE

The Department of Insurance has established a new task force to discuss the Seniors' Health Insurance Information Program's (SHIIP) new initiative to better collaborate with agents on how to better serve Medicare beneficiaries.

This task force brings together health insurance agents and Department representatives and will meet Wednesday, October 2, 2019.

Updates of task force goals and accomplishments will be shared via the Department's Agent Services Newsletter.



NC DEPARTMENT OF  
**INSURANCE**  
SENIORS' HEALTH INSURANCE  
INFORMATION PROGRAM

NC License/NPN#	Action	Date of Action
<b>PRODUCERS</b>		
Ava R. Hall License #: 17658000	License Revocation Nonresident Personal Lines	4/4/2019
Kevin Whitley License #: 7095405	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	4/8/2019
Juan V. Papadopoulos License #: 1442724	Voluntary Settlement Agreement Nonresident Property, Casualty	4/15/2019
James Edward Cooper Jr. License #: 19056552	License Denial Accident & Health	4/16/2019
Austin Lee Decker License #: 17871555	Voluntary Surrender Life, Accident & Health, Medicare Supplement/Long Term Care	4/17/2019
Dwain Thompson License #: 16530587	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	4/23/2019
Antonio Corral Jr. License #: 14070233	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/24/2019
Andrew Mullinax License #: 19069402	License Denial Life	4/26/2019
Darlene G. Brown License #: 7979801	Voluntary Surrender - Property & Casualty Only Life, Accident & Health, Property, Casualty, Dental Services Limited Rep	4/29/2019
Angelique Gross License #: 17341418	Voluntary Surrender Nonresident Personal Lines	5/3/2019
James E. Armstrong License #: 639267	Voluntary Surrender Life, Accident & Health, Variable Life & Variable Annuity	5/9/2019
Richard M. Cohen License #: 7418045	Voluntary Settlement Agreement Nonresident Life	5/9/2019
Randy Matthew Dougherty License #: 8853762	Voluntary Settlement Agreement Nonresident Personal Lines	5/9/2019
Michael H. Sonnenberg License #: 1295562	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/9/2019
Basil M. Marchi License #: 1425230	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	5/17/2019
Jarrett Dwayne Nykamp License #: 17248553	Voluntary Surrender Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	5/17/2019
Michael Mazzone License #: 7754877	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	5/19/2019

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Abdoulrasheed Berte License #: 8768813	Voluntary Surrender Life	5/20/2019
David Craig Clayborne-Harris License #: 18248897	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/23/2019
Jarrett Powell License #: 17594029	Voluntary Surrender Nonresident Life, Accident & Health	5/28/2019
Scott J. Spencer License #: 19081666	License Denial Accident & Health	5/28/2019
Sally E. McClintock License #: 6592310	Voluntary Surrender Property, Casualty, Broker	6/3/2019
Sean Stewart License #: 17257340	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	6/6/2019
Joseph Key License #: 17978158	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/11/2019
Hal Durham License #: 4980809	License Revocation Nonresident Accident & Health, Life, Medicare Supplement/Long Term Care	6/14/2019
Ashley Archer License #: 17697669	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/17/2019
Ruby E. Higuera License #: 17135169	Voluntary Settlement Agreement Life, Accident & Health, Personal Lines, Medicare Supplement/Long Term Care	6/17/2019
Howard Patrick Curth License #: 1685065	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	6/22/2019
Ashley Stewart License #: 17714655	Voluntary Surrender Nonresident Life, Accident & Health	6/24/2019
Anthony Lmore Broadway License #: 15875052	Voluntary Settlement Agreement Life, Property, Casualty, Broker, Surety Bail Bondsman	6/25/2019
Frank Dietrich License #: 2505551	Voluntary Settlement Agreement Nonresident Life, Accident & Health	6/25/2019
Carla Doretta McBeth License #: 16732563	Voluntary Settlement Agreement Nonresident Life	6/25/2019
William James Kennedy License #: 17067926	License Revocation Accident & Health, Medicare Supplement/Long Term Care, Broker	6/28/2019
Sharon E. Western License #: 10868699	Voluntary Surrender Property, Casualty, Broker	7/2/2019
Matthew Kennedy Dorbeck License #: 17349606	Voluntary Settlement Agreement Nonresident Life, Accident & Health	7/9/2019
David Raymond Colflesh License #: 133672	Voluntary Surrender Nonresident Life, Accident & Health	7/17/2019

NC License/NPN#	Action	Date of Action
Kenneth Barry Hill Sr. License #: 18238612	License Revocation Life, Accident & Health	7/24/2019
Terry Ann Dawkins License #: 17728033	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	7/26/2019
Walter King License #: 18018129	Voluntary Surrender Life, Accident & Health, Medicare Supplement/Long Term Care	8/2/2019
Charles A. Flanagan License #: 1149353	Voluntary Surrender Nonresident Property, Casualty	8/7/2019
Scott Gerald Nathanson License #: 1211293	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	8/7/2019
Walter A. Ringfield License #: 17472679	Voluntary Settlement Agreement Nonresident Personal Lines	8/8/2019
Tyler Anthony Weik License #: 18185833	Voluntary Settlement Agreement Life, Accident & Health, Variable Life & Variable Annuity, Medicare Supplement/Long Term Care	8/8/2019
Daniel Wilhelm License #: 13683712	Voluntary Settlement Agreement Nonresident Property, Casualty	8/12/2019
Valerie Rene Miranda License #: 8871550	Voluntary Surrender Nonresident Personal Lines	8/13/2019
Deanna Latrez Carter License #: 18580964	Voluntary Settlement Agreement Property, Casualty	8/17/2019
Shaheed Payne License #: 16936172	License Revocation Nonresident Accident & Health	8/23/2019

## COLLECTION AGENCIES

Amerifinancial Solutions, LLC License #: 1091	Voluntary Settlement Agreement Domestic Collection Agency	4/23/2019
Approved Credit Solutions LLC License #: 112586	Voluntary Settlement Agreement Foreign Collection Agency	8/27/2019

## BUSINESS ENTITIES

Exclusive Financial Services, Inc. License #: 14796249	Voluntary Settlement Agreement Nonresident Corporation	4/15/2019
M Miller & Son LLC License #: 16143263	Voluntary Settlement Agreement Nonresident Public Adjuster Business Entity	4/24/2019
United Group Programs, Inc. License #: 1042600	Voluntary Settlement Agreement Nonresident Corporation	5/9/2019
Buffett Senior Healthcare Corp License #: 16748853	License Denial Nonresident Corporation	5/20/2019
VIMO INC License #: 8793711	Voluntary Settlement Agreement Nonresident Corporation	6/17/2019
T-Mobile USA, Inc. License #: 7821100	Voluntary Settlement Agreement Nonresident Portable Electronic Business Entity	7/2/2019

## 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
Tiwanna Gail Yuille License #: 17214909	License Denial Nonresident Self-Employed Adjuster	8/3/2019