

NC DEPARTMENT OF INSURANCE NEWSLETTER

SEPT 2024



COMMISSIONER'S CORNER



It's been a busy time at the NC Department of Insurance, as we are approaching the final quarter of 2024

The various departments within DOI have been reporting on the many ways we are continuing to help North Carolina residents and protect consumers.

Fighting fraud has been a major focus of the department recently, and our CID agents in the Fraud Control Group have worked tirelessly to keep the bad guys off the streets and to raise awareness of the havoc fraud can cause and how the public can stay away from costly scams. Scams are everywhere!

This year we have been traveling around the state for our Fraud Town Halls getting the word out about its impact on our state. So far we have visited Leland, Rockingham, Hillsborough and Elizabeth City and are planning visits to Wilson and other locations later this year.

It is an important endeavor. Insurance fraud costs Americans over \$300 billion annually, according to the Coalition Against Insurance Fraud. That's between \$900 and \$1,000 for every American or nearly \$4,000 for a family of four. We will continue to deliver the message about the dangers of insurance fraud and scams and fight it with all of the resources we have.

I've also been working on behalf of consumers to help keep insurance rates down.

In June, I negotiated an average statewide 8 percent dwelling rate increase for North Carolina.

This increase is 42.6 percent points lower than the 50.6 percent increase requested by the NC Rate Bureau. I was happy that we were able to save North Carolina consumers more than \$151.7 million per year in this rate case over what the insurance companies requested. The new rate will take effect on Nov. 1.

Unlike homeowners' insurance, dwelling insurance is primarily offered to non-owner-occupied residences with four or fewer units.

In February, I said "No" to the insurance companies' average 42.2% proposed increase in homeowners' insurance rates. We've set a court hearing date for Oct. 7 on this matter.

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I also said 'No' to a proposed increase in mobile homeowners' insurance rates requested by the rate bureau and have set a hearing date for April 7, 2025.

Our Seniors' Health Insurance Information Program (SHIIP) has been preparing for the upcoming Medicare Open Enrollment Period. This month we hosted our annual SHIIP Conference in Greensboro, which regularly features hundreds of attendees in person.

I'm proud of our award-winning SHIIP program, which is powered by incredible volunteers. During this past year, volunteers have found creative and innovative ways to connect with the public and ensure that SHIIP continues to sustain a high level of service North Carolinians have come to know and receive.

As you can tell from our efforts, we are always looking for new ways to provide the best service that we can for the people of North Carolina.

We are looking forward to closing out 2024 with great customer service and getting ready for an even better 2025.

Thank you for all that you do.



MEDICARE OPEN ENROLLMENT

Medicare Open Enrollment Period (OEP) runs from Oct. 15th through Dec. 7th each year. During this time, people with Medicare can review features of Medicare plans offered in their area and make changes to their Medicare coverage, which go into effect on January 1st of the following year. These changes include switching from traditional Medicare to a Medicare Advantage plan (or vice versa), switching between Medicare Advantage plans, and electing or switching between Medicare Part D prescription drug plans.

Medicare beneficiaries are encouraged to review their current coverage during the annual open enrollment period and compare other options that are available where they live. Because an individual's medical needs can change over the course of the year, and from one year to the next, this may influence their priorities when choosing how they want to get their Medicare benefits. Medicare Advantage and Medicare prescription drug plans typically change from one year to the next and may vary in many ways that could have implications for a person's access to providers and costs.

Medicare beneficiaries can contact the Seniors' Health Insurance Information Program (SHIIP) at 855-408-1212, a licensed agent, or Medicare at 1-800-633-4227.

FROM THE DEPUTY'S DESK

JACQUELINE R. OBUSEK NCDOT CHIEF DEPUTY COMMISSIONER



In the complex world of insurance, it is essential for professionals to stay informed about the Legislative updates that impact their industry, such as N.C. Senate Bill 319 which was signed into law by Governor Cooper on July 2, 2024. This Bill repealed **N.C.G.S. § 58-33-26(p)**, effective July 2, 2024. That statute had previously stated:

“An individual shall not simultaneously hold an insurance producer license with casualty, personal lines, or property lines of authority and an adjuster’s license in this State. An individual who holds an insurance producer license with casualty, personal lines, or property lines of authority may apply for an adjuster license without having to take the adjuster examination in G.S. 58-33-30(e) if the individual applies for the adjuster license within 60 days after surrendering an insurance producer license with casualty, personal lines, or property lines of authority. An individual who holds an adjuster license may apply for an insurance producer license with casualty, personal lines, or property lines of authority without having to take the casualty, personal lines, or property insurance producer examination in G.S. 58-33-30(e) if the individual applies for an insurance producer license with casualty, personal lines, or property lines of authority within 60 days after surrendering the adjuster license.”

With the repeal of that statute, an individual may now simultaneously hold an insurance producer license with casualty, personal lines, or property lines of authority and an adjuster’s license. However, the repeal also took away any examination exemption.

As a result, if an individual decides to add an adjuster license in North Carolina, they must meet the examination requirement set forth in **N.C.G.S. § 58-33-30(e)**. If an individual decides to add an additional line of authority for casualty, personal lines, or property to their North Carolina insurance producer license, they must meet the fingerprint and background check, pre-licensing course(s), and examination requirements for that line of authority. License applications are entered online at www.nipr.com.

It is important to mention, however, that this recent legislation did not impact the regulation pursuant to **N.C.G.S. § 58-33-70(b)**:

“On behalf and on request of an insurer by which an insurance producer or limited representative is appointed, the insurance producer or limited representative may from time to time act as an adjuster and investigate and report upon claims without being licensed as an adjuster. No insurance producer or limited representative shall adjust any losses where the insurance producer’s or limited representative’s remuneration for the sale of insurance is in any way dependent upon the adjustment of those losses.”

If you would like to review the Department’s announcement regarding this change, a copy of that can be found on our [website](#).

Another change which was impacted by the signing of N.C. Senate Bill 319 was to **N.C.G.S. § 58-33-40(e)**, which prior to July 2, 2024, read as follows:

“An appointment shall continue in effect as long as the appointed insurance producer is properly licensed and the appointing insurer is authorized to transact business in this State, unless the appointment is cancelled.”

After July 2, 2024, this was rewritten to include the following:

“Notice of the cancellation may be submitted to the Commissioner by either the appointing insurer or appointed insurance producer.”

REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
PRODUCERS		
Daniel J Lauletta License #: 363899	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	11/1/23
Raul Enrique Gomez Roch License #: 20132721	Voluntary Surrender Nonresident Life, Accident & Health	12/7/23
Chase Garrett McCallum License #: 19425587	Voluntary Surrender Nonresident Accident & Health	12/28/23
Dorian Alexander Johnson Colston License #: 18920050	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	12/29/23
Christopher George License #: 19820056	License Revocation Life, Personal Lines	1/3/24
Guadalupe Villarreal License #: 20077378	Voluntary Settlement Agreement Nonresident Personal Lines	1/5/24
Garrett Lee Brooks License #: 18029030	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	1/9/24
Tasha M Brown License #: 18600738	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/10/24
Dennis R Mitchell License #: 6586266	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	1/12/24
Lacy T Mitchell License #: 7838640	Voluntary Settlement Agreement Property, Casualty	1/12/24
Tiffany Scott License #: 20109324	Voluntary Surrender Nonresident Personal Lines	1/12/24
Amber M Solar License #: 6913150	Voluntary Settlement Agreement Property Casualty	1/12/24
Julie Smith License #: 15669764	Voluntary Surrender Nonresident Personal Lines	1/16/24
Vincent Vazquez License #: 17967934	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/16/24
David D McIver License #: 20835332	License Denial Accident & Health, Medicare Supplement/LTC	1/17/24
Gina Terrones License #: 8843735	Voluntary Surrender Nonresident Accident & Health, Property, Casualty	1/17/24
Lester Charles Vereen License #: 20820745	License Denial Life	1/17/24
Stephen Darrington Jr. License #: 16505499	Voluntary Settlement Agreement Nonresident Life	1/18/24
Andrew Charles Smithmyer License #: 20781413	License Denial Life, Accident & Health	1/19/24

NC License/NPN#	Action	Date of Action
Antoinette Mitchell Stewart License #: 16116086	Voluntary Surrender Nonresident Property, Casualty	1/22/24
Kirsten Vannest License #: 20008204	Voluntary Settlement Agreement Nonresident Property, Casualty	1/23/24
Ray L Leatherwood License #: 18254628	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	1/29/24
Clayton R Keeler License #: 20360387	Voluntary Surrender Nonresident Life	1/30/24
Armando Guitierrez License #: 19721503	License Revocation Property, Casualty	2/1/24
Gustavo Chacon License #: 19422148	Voluntary Surrender Nonresident Life	2/1/24
Gary Todd License #: 17534276	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	2/2/24
Jessica Fuentes Alvarez License #: 19262403	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty	2/6/24
James Bradley License #: 18969867	Voluntary Settlement Agreement Nonresident Life, Accident & Health	2/8/24
Frank A Epstein License #: 789727	Voluntary Surrender Nonresident Life, Accident & Health	2/8/24
Alex Hegedus License #: 18575721	Voluntary Surrender Nonresident Life, Accident & Health	2/8/24
Tinesha Anderson License #: 17136996	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	2/13/24
Christopher J Passero License #: 1496271	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	2/13/24
Rudolph Logan Rice License #: 17553918	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/13/24
Brian Quinn License #: 11199515	Voluntary Surrender Nonresident Life, Accident & Health	2/13/24
Denise Anne Romero License #: 17372010	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/13/24
Royce Potts License #: 7285340	Voluntary Surrender Nonresident Life, Accident & Health	2/14/24
Fernando Claustro License #: 18982610	License Revocation Nonresident Personal Lines	2/15/24
Ariel N Taylor License #: 18152479	Voluntary Surrender Nonresident Property, Casualty	2/22/24
Benjamin Roth Robertson License #: 8009950	Consent Order Nonresident Life, Accident & Health, Medicare Supplement/LTC	2/27/24
Pamela Alegria License #: 20177068	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/4/24

NC License/NPN#	Action	Date of Action
Nicole Marie Morin License #: 20314558	Voluntary Surrender Nonresident Accident & Health	3/5/24
Sylvia Ann Malone License #: 17685860	License Revocation Nonresident Accident & Health	3/6/24
Robert C Martin License #: 19153480	Voluntary Settlement Agreement Life	3/7/24
Alexandria Arianna Elliott License #: 17243011	License Revocation Nonresident Property, Casualty	3/8/24
Ashley Shantaye Hairston License #: 19975246	License Revocation Life, Accident & Health, Medicare Supplement/LTC	3/8/24
Jovan Anglin License #: 20244057	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	3/11/24
Edith Lynett Jones License #: 20081308	Voluntary Settlement Agreement Property, Casualty	3/12/24
Charles Franzoni License #: 634013	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/14/24
Nikolaos L Paras License #: 15918699	Voluntary Settlement Agreement Nonresident Property, Casualty	3/14/24
Oscar Miguel Martinez Sondon License #: 19304288	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty	3/15/24
James Samuel Bekhor License #: 10720110	Voluntary Surrender Nonresident Property, Casualty	3/19/24
Steven L Bembridge License #: 6587974	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity, Medicare Supplement/LTC	3/19/24
Courtney Eve Bergstol License #: 20352508	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	3/19/24
Edward Logan License #: 6615495	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC	3/22/24
Michael R Shaffer License #: 7013741	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/22/24
Blake Porush License #: 18816299	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/25/24
Darnell Wesley Hayes License #: 19165878	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	3/28/24
Dillon Crites License #: 18047747	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty Medicare Supplement/LTC	4/1/24
Robert Weemhoff License #: 17681065	Voluntary Settlement Agreement Life	4/2/24
Fiona Bowen License #: 19780523	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/4/24
Amanda K Miller License #: 18503529	License Revocation Nonresident Life, Accident & Health	4/4/24

NC License/NPN#	Action	Date of Action
Ian Bossie License #: 16904439	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/5/24
Erica McGill License #: 18952756	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/5/24
Mitsuko Telsede License #: 20007020	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	4/8/24
Brittany Ibrahim License #: 19577205	License Revocation Nonresident Accident & Health, Medicare Supplement/LTC	4/11/24
Martin Aldair Cruz-Gonzalez License #: 20061990	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/12/24
Billyjack Vaughn Johnson License #: 18998280	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/12/24
Zachary Chesnet License #: 20533193	Voluntary Surrender Property, Casualty	4/17/24
Christian Naomi Nwuju License #: 18679049	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	4/17/24
Shannon Slingerland License #: 19932179	Voluntary Surrender Personal Lines	4/19/24
Benjamin McCray License #: 18487724	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC	4/25/24
Matthew Vega-Sanz License #: 19448287	Voluntary Settlement Agreement Nonresident Property, Casualty	4/26/24
Terri Enid Lumpkin License #: 17768120	License Revocation Life, Accident & Health, Medicare Supplement/LTC	5/3/24
Chanelle Oneal License #: 17929825	License Revocation Nonresident Property, Casualty	5/3/24
Steven Michael Piorro License #: 16706131	Voluntary Settlement Agreement Nonresident Accident & Health	5/7/24
Jonah Jay Lewis License #: 19491760	Voluntary Settlement Agreement Nonresident Life	5/10/24
Christopher Emmanuel Manning License #: 20475350	Voluntary Surrender Nonresident Property, Casualty	5/10/24
Michael L. Braddock License #: 6396651	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	5/13/24
Lori Crisp License #: 2451635	Voluntary Surrender Property, Casualty	5/13/24
Claudia Hernandez License #: 18899948	Voluntary Surrender Nonresident Accident & Health	5/13/24
Patrick J Holland License #: 18944935	Voluntary Surrender Nonresident Life, Accident & Health	5/14/24
Joseph Charles Nickerson License #: 71272	License Revocation Nonresident Property, Casualty	5/14/24

NC License/NPN#	Action	Date of Action
Annette Whitley License #: 19262898	Voluntary Surrender Property, Casualty	5/15/24
Kevin Whitley License #: 7095405	Voluntary Surrender Life, Accident & Health, Property, Casualty, Medicare Supplement/LTC	5/15/24
Arthur Raymond Ortega License #: 20395710	Voluntary Surrender Nonresident Life	5/16/24
Pharaoh Rogers License #: 19038807	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	5/21/24
Dania Valdes License #: 19821720	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/LTC	5/21/24
Daniel Gregory Ross License #: 8709756	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/LTC	5/23/24
Richard Page Dale License #: 1323860	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/LTC	5/29/24
Ashley Compton License #: 10752617	Voluntary Surrender Nonresident Personal Lines	5/30/24
Orlanda Ferrell License #: 17701363	Voluntary Settlement Agreement Nonresident Life	6/1/24
John Michael McCarthy License #: 135951	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	6/5/24
Heather Joy Blond License #: 19578681	Voluntary Surrender Nonresident Property, Casualty	6/6/24
Daniel L. Jones License #: 17965778	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	6/7/24
Nancy Ortiz License #: 1164746	Voluntary Surrender Nonresident Property, Casualty	6/10/24
Julian D Restrepo License #: 8843129	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	6/11/24
Michael Lee Locke License #: 19714327	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/LTC	6/12/24
Christine Noalani Villasenor License #: 16878675	Voluntary Surrender Nonresident Property, Casualty	6/12/24
William Alexander Brown License #: 19108726	Voluntary Surrender Life	6/13/24
Jose Gomez Martinez License #: 20782965	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/LTC	6/17/24
Matthew Nabil Sadik License : 17737552	Voluntary Surrender Nonresident Life, Accident & Health	6/21/24
Eric Adam Reynolds License #: 8581407	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/LTC	6/24/24

NC License/NPN#	Action	Date of Action
Orlando Tate License #: 7897183	Voluntary Settlement Agreement Life, Accident & Health, Medicare Supplement/LTC	6/25/24
Marc Walters License #: 15823668	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty, Medicare Supplement/LTC	6/27/24

BUSINESS ENTITIES

Preferred Insurance Agency License #: 20047982	Voluntary Surrender Nonresident Corporation	2/7/24
EPTYN Insurance LLC License #: 20365118	Voluntary Settlement Agreement Nonresident Corporation	2/6/24
Mitchell Ins Services LLC License #: 14139109	Voluntary Settlement Agreement Corporation	2/12/24
Blue Ridge Specialty LLC License #: 18314028	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	2/23/24
Millennial Title, LLC License #: 17627044	Voluntary Surrender Nonresident Partnership	2/29/24
Bass Underwriters Inc License #: 3679237	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	3/11/24
The Bembridge Insurance Agencies, Inc. License #: 16222909	Voluntary Settlement Agreement Corporation	3/19/24
Peachtree Special Risk Brokers LLC License #: 7114515	Voluntary Settlement Agreement Corporation, Surplus Lines Business Entity	4/15/24
Orchid Underwriters Agency, LLC DBA Orchid Ins Brokers License #: 15485539	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	4/23/24
Amelia Underwriters Inc License #: 1043917	Voluntary Settlement Agreement Nonresident Corporation	4/25/24
Whitley Insurance Services License #: 18965417	Voluntary Surrender Corporation	5/15/24
Allied Insurance Agency Inc License #: 7733622	Voluntary Settlement Agreement Corporation	5/31/24
Total Professional Insurance Services LLC License #: 20875891	Voluntary Surrender Nonresident Corporation	6/10/24
Titan Insurance Group, Inc. License #: 18567237	Voluntary Settlement Agreement Corporation	6/11/24
Commonwealth Underwriters LTD License #: 3005990	Voluntary Settlement Agreement Nonresident Corporation, Surplus Lines Business Entity	6/25/24

ADJUSTERS

Michael Brandon Mobley License #: 6797695	Voluntary Settlement Agreement Nonresident Adjuster	2/20/24
Cassie Shereen Perry License #: 6614594	Voluntary Settlement Agreement Adjuster	3/25/24
James Arnold License #: 19745913	Voluntary Settlement Agreement Nonresident Adjuster	5/14/24
Gabrielle Nicole Huffstetler License #: 21007295	Voluntary Surrender Nonresident Adjuster	6/21/24

PREMIUM FINANCE COMPANIES

Capital Premium Financing, LLC. License #: 119506761	Voluntary Settlement Agreement Foreign Premium Finance Company	1/18/24
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