

NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA  
COUNTY OF WAKE

BEFORE THE  
COMMISSIONER OF INSURANCE

IN THE MATTER OF: )

THE LICENSURE OF )  
KEITH ANGELL )  
(NPN 19250199) )

Respondent. )

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2319

---

**THIS MATTER** was heard on November 6, 2025, in the Hearing Room of the North Carolina Department of Insurance, located at 3200 Beechleaf Court, Raleigh, North Carolina before the undersigned Hearing Officer, as designated by the Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. § 58-2-55 and other applicable statutes and regulations.

Petitioner, Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “Agent Services”) was present and represented by Assistant Attorney General Whitney N. Shaffer. Respondent, Keith Angell (“Respondent”) did not appear and was not represented by counsel at the hearing.

Jeff Miller, Complaint Analyst with Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1 through 9, and all subparts were admitted into evidence with redactions for personally identifiable information.

BASED UPON careful consideration of the documentary and testimonial evidence presented at the hearing, and upon the entire record in the proceeding, the undersigned Hearing Officer hereby makes the following Findings of Fact and Conclusions of Law:

**FINDINGS OF FACT**

1. The North Carolina Department of Insurance (“NCDOI”) is a state agency responsible for enforcement of the insurance laws of North Carolina and for regulating and licensing insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes.

2. On September 15, 2025, a copy of the Notice of Administrative Hearing (“Notice”) and Petition for Administrative Hearing (“Petition”) were deposited in the United States Postal Service via first-class mail and via certified mail, return receipt requested, to Respondent at Respondent’s residential address of record. *See* Pet’s Exs. 1-3.

3. The Notice and Petition were properly served on Respondent by depositing in the United States Postal Service via first-class mail and via certified mail, return receipt requested, pursuant to N.C. Gen. Stat. §§ 58-2-69(b), (d), and (e) and Rule 4 of the North Carolina Rules of Civil Procedure. *See* Pet’s Exs. 1 and 2. The certified mail was returned due to insufficient address, and the first-class mail was not returned.

4. Respondent holds an active nonresident North Carolina insurance producer license, National Producer Number 19250199, with lines of authority in Accident and Health or Sickness, and Life (“License”). *See* Pet’s Ex. 3. Respondent’s License was first active in North Carolina on June 10, 2021. *Id.* Respondent is a resident of Arizona. *Id.*

5. Jeff Miller (“Mr. Miller”) is a Complaint Analyst with Agent Services and his job responsibilities include handling licensure investigations of insurance producers. This includes handling an investigation of a licensee if another state takes administrative action against the licensee. Administrative actions are reflected on the Regulatory Information Retrieval System (“RIRS”) report, which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”). This system generates Personalized Information Capture System alerts (“PIC alert”) that notify the NCDOT if another state has taken administrative action against a North Carolina licensee.

6. Mr. Miller was assigned the PIC alert relating to Respondent and he handled the investigation of Respondent’s enforcement file from Agent Services. *See* Pet’s Ex. 5. Specifically, the PIC alert regarding the administrative action against Respondent that the Pennsylvania Insurance Department (“Pennsylvania”) entered into NAIC on April 12, 2025. *See* Pet’s Ex. 6.

7. Agent Services obtained a certified copy of the Adjudication and Order issued by the Pennsylvania Insurance Department (“Pennsylvania administrative action”). *See* Pet’s Ex. 9. On April 10, 2025, Pennsylvania revoked Respondent’s non-resident insurance producer license on the grounds he provided materially incorrect, misleading, incomplete or untrue information in his license application when he failed to disclose a September 15, 2015 battery misdemeanor conviction in the Superior Court of Los Angeles County, California (“California conviction”), and he failed to notify the Department of a change of address within 30 days. *Id.* Additionally, Pennsylvania determined that Respondent’s failure to report his

misdemeanor conviction on his insurance producer application demonstrates a lack of fitness and reliability necessary in the profession. *Id.*

8. A licensee is obligated to report any administrative action taken against the licensee to the NCDOI within thirty (30) days of the action's final disposition. *See* N.C. Gen. Stat. § 58-33-32(k). A licensee may report an administrative action by uploading a copy of the administrative action to the National Insurance Producer Registry ("NIPR") Attachment Warehouse or reporting it directly to the NCDOI via mail, e-mail, or fax. The NIPR Attachment Warehouse screenshot shows that Respondent did not report the administrative action from Pennsylvania within thirty (30) days of its effective date of April 10, 2025. *See* Pet'r's Ex. 7. Furthermore, Respondent did not report the April 10, 2025 Pennsylvania administrative action directly to the NCDOI.

9. Mr. Miller's review of the Pennsylvania administrative action brought to Agent Services' attention the prior misdemeanor conviction of Respondent and prompted a review of Respondent's file. On June 10, 2021, Respondent submitted a license application to the NCDOI in which he answered "No" to the screening question 1a which asks "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" *See* Pet'r's Ex. 4.

10. Respondent's answer of "No" to the screening question is inaccurate based on the Pennsylvania administrative action, which noted that Respondent had pled *nolo contendere* for battery on September 15, 2015. Pet'r's Ex. 9.

11. A licensee is obligated to submit a license application to become an insurance producer that is materially correct, not misleading, complete, and materially true. *See* N.C. Gen. Stat. § 58-33-46(a)(1). On June 10, 2021, Respondent provided materially incorrect and materially untrue information in the nonresident insurance producer license application when he indicated that he had not been convicted of a misdemeanor.

12. The NIPR Attachment Warehouse shows that Respondent eventually submitted certified court documentation and a letter of explanation pertaining to the California conviction on September 20, 2022. *See* Pet'r's Ex. 7. Respondent uploaded a copy of the judgment of his misdemeanor conviction, as well as a written explanation of the circumstances of the offense. *See* Pet'r's Exs. 7a and 7b. The written explanation indicated that Respondent had been convicted of using force and violence, a misdemeanor, in California in 2015. *Id.* Respondent was aware that he had been convicted of a misdemeanor but did not submit the documentation to the NCDOI until over a year after the submission of his license application.

13. On April 23, 2025, Mr. Miller sent correspondence via e-mail to Respondent's e-mail address of record informing Respondent that Agent Services was aware of the unreported Pennsylvania administrative action and explained the statutory requirement to report within thirty (30) days after the final disposition. *See* Pet'r's Ex. 8a. At the time of this correspondence, Respondent could have timely reported the Pennsylvania administrative action. Furthermore, this correspondence informed Respondent that Agent Services was aware Respondent had not disclosed the California conviction on his license application. *Id.* Respondent was instructed to provide a written response within 10 days of the letter. *Id.* Respondent failed to provide any response to this correspondence.

14. On May 5, 2025, Mr. Miller sent follow-up correspondence via e-mail to Respondent's e-mail address of record noting that Respondent failed to provide a response and the requested documentation requested in the April 23, 2025 correspondence. *See* Pet'r's Ex. 8b. At the time of this correspondence, Respondent could have timely reported the Pennsylvania administrative action. Respondent failed to provide any response to this correspondence.

15. On May 29, 2025, Mr. Miller sent correspondence via first-class mail to Respondent's residential address of record and via e-mail to Respondent's e-mail address of record requesting that Respondent attend an informal conference to discuss the Pennsylvania administrative action as well as his failure to disclose the California conviction on his license application. *See* Pet'r's Ex. 8c. The informal conference was scheduled for Respondent on July 1, 2025 at 1:00 p.m. eastern time via the telephone. *Id.* Respondent failed to provide any response to this correspondence.

16. At the appointed time for the July 1, 2025 informal telephonic conference, Respondent did not answer Agent Services' call. *See* Pet'r's Ex. 5. Agent Services left a voicemail message asking Respondent for a return call and Respondent did not contact Agent Services. *Id.*

17. Agent Services did not receive a bounce-back message or any other indication that the e-mails sent to Respondent were not delivered. Agent Services did not receive indication that any of the correspondence sent via first-class mail was undelivered. Respondent's failure to respond to any of Agent Services' numerous inquiries, and failure to timely report the Pennsylvania administrative action indicates a lack of continued interest in retaining his North Carolina nonresident producer license.

18. As of the date of the hearing, Respondent had not reported the Pennsylvania administrative action directly to the NCDOT or via the NIPR Attachment Warehouse.

## CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Chapter 58 of the North Carolina General Statutes.

2. Respondent was properly served with the Notice of Administrative Hearing (“Notice”) and Petition for Administrative Hearing (“Petition”) in this matter pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure. Service of the Notice and Petition to Respondent’s residential address of record was complete on or about September 20, 2025. *See* Pet’s Ex. 2.

3. N.C. Gen. Stat. § 58-33-46(a)(1) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew any license issued under Article 58 of the General Statutes of North Carolina for a licensee providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.

4. Respondent’s denial of having a misdemeanor conviction on his June 10, 2021 nonresident insurance producer license application was a materially incorrect and materially untrue answer as Respondent had a September 15, 2015 battery misdemeanor conviction. By failing to disclose his misdemeanor conviction on his license application, Respondent provided materially incorrect and untrue information in his license application, in violation of N.C. Gen. Stat. § 58-33-46(a)(1).

5. N.C. Gen. Stat. § 58-33-32(k) requires an insurance producer to report to the Commissioner any administrative action taken against the producer in another state within 30 days after the final disposition of the matter and to include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the action. Respondent was required to report the Pennsylvania administrative action (effective on April 10, 2025) within thirty (30) days of the action’s final disposition.

6. Respondent’s failure to report and provide a copy of the April 10, 2025 Pennsylvania administrative action directly to the NCDOI or via the NIPR Attachment Warehouse within thirty (30) days of the action’s final disposition is a violation of N.C. Gen. Stat. § 58-33-32(k).

7. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, or revoke the license of a licensee who has violated any insurance law of this or any other state, violated any administrative rule, subpoena, or order of the Commissioner or of another state’s insurance regulator, or violated any rule of FINRA.

8. Respondent's nonresident insurance producer license is subject to disciplinary action due to Respondent's violation of N.C. Gen. Stat. § 58-33-32(k) for failing to timely report the April 10, 2025 Pennsylvania administrative action within thirty (30) days of the action's final disposition.

9. Respondent's violation of N.C. Gen. Stat. § 58-33-46(a)(1), by itself, is sufficient grounds to support suspension or revocation of Respondent's nonresident insurance producer license.

10. Respondent's violation of N.C. Gen. Stat. § 58-33-46(a)(2), by itself, is also sufficient grounds to support suspension or revocation of Respondent's nonresident insurance producer license.

11. N.C. Gen. Stat. § 58-2-70(c) provides that if, under subsection (b) of this section, the Commissioner finds a violation of this Chapter, the Commissioner may, in addition to or instead of suspending or revoking the license, order the payment of a monetary penalty as provided in subsection (d) of this section. Respondent's failure to report and provide a copy of the Pennsylvania administrative action within thirty (30) days of the action's final disposition and failure to disclose the misdemeanor conviction on his license application subjects Respondent's nonresident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

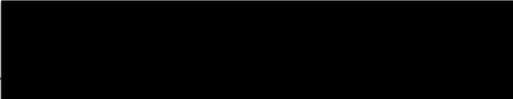
BASED UPON the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

### **ORDER**

It is ORDERED that Respondent's nonresident insurance producer license issued by the North Carolina Department of Insurance is hereby REVOKED.

This Order is effective five (5) days from the date of mailing this Order. The "date of mailing" is the date indicated on the Certificate of Service attached to this Order.

This 24~~th~~ day of February, 2026.

  
Shannon Wharry  
Hearing Officer  
N.C. Department of Insurance

## APPEAL RIGHTS

This is a Final Agency Decision issued under the authority of N.C. Gen. Stat. § 150B, Article 3A.

Under the provisions of N.C. Gen. Stat. 150B-45, any party wishing to appeal a final decision of the North Carolina Department of Insurance must file a Petition for Judicial Review in the Superior Court of the County where the person aggrieved by the administrative decision resides, or in the case of a person residing outside the State, the county where the contested case which resulted in the final decision was filed. The appealing party must file the petition within 30 days after being served with a written copy of the Order and Final Agency Decision. In conformity with 11 NCAC 01 .0413 and N.C. Gen. Stat. § 1A-1, Rule 5, this Order and Final Agency Decision was served on the parties on the date it was placed in the mail as indicated by the date on the Certificate of Service attached to this Order and Final Agency Decision. N.C. Gen. Stat. § 150B-46 describes the contents of the Petition and requires service of the Petition on all parties. The mailing address to be used for service on the Department of Insurance is: Amy Funderburk, General Counsel, 1201 Mail Service Center, Raleigh, NC 27699-1201.

**CERTIFICATE OF SERVICE**

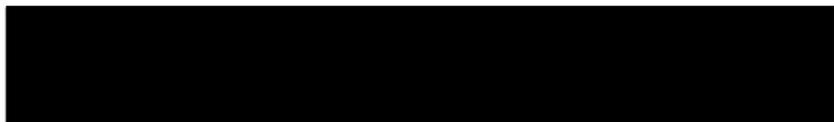
I HEREBY CERTIFY that I have this day served the foregoing **ORDER AND FINAL AGENCY DECISION** by mailing copies of the same via certified U.S. mail, return receipt requested and via first class U.S. mail to Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via electronic mail to Respondent; and via State Courier to Attorney for Petitioner, addressed as follows:

Keith Angell  
33600 N 27th Drive, Unit 1098  
Phoenix, AZ 85085  
[keithangell33@gmail.com](mailto:keithangell33@gmail.com)  
(Respondent)

**Certified Mail Tracking Number: 9589 0710 5270 1723 5218 55**

Whitney N. Shaffer  
Assistant Attorney General  
N.C. Department of Justice  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(Attorney for Petitioner)

This 24<sup>th</sup> day of February, 2026.



Raheema I. Moore  
Clerk of Court for Administrative Hearings  
Paralegal III  
N.C. Department of Insurance  
General Counsel's Office  
1201 Mail Service Center  
Raleigh, NC 27699-1201