

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  
CHASSTITY BATEMAN  
(NPN # 19285102)

Respondent.

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2267

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**THIS MATTER** was heard on April 10, 2025, by the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. § 58-2-55 and other applicable statutes and regulations. The administrative hearing was held in the North Carolina Department of Insurance’s Hearing Room, Room # 211, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

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

Petitioner moved, pursuant to 11 NCAC 01 .0423(a)(1), for the imposition of sanctions due to Respondent’s failure to appear at the hearing. Petitioner’s motion for sanctions was DENIED. The undersigned Hearing Officer allowed Petitioner to continue with its presentation of testimony and evidence in this matter.

Matthew Reck, Complaint Analyst for Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1-9, and all subparts were admitted into evidence with redactions from Petitioner’s Exhibits 3-5.

BASED UPON careful consideration of the documentary and testimonial evidence introduced at the hearing and upon the entire record in the proceeding, the 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. The Notice of Administrative Hearing and Petition for Administrative Hearing 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’r’s Ex. 2. The certified mail was delivered. *Id.*

3. Respondent holds an active non-resident North Carolina Insurance Producer License, National Producer Number 19285102, with lines of authority in Accident and Health or Sickness and Medicare Supplement/Long Term Care (“License”). Respondent’s License was first active in North Carolina on November 25, 2019. Respondent is a resident of Utah. *See* Pet’r’s Ex. 3.

4. Matthew Reck is a Complaint Analyst with Agent Services, and his job responsibilities includes handling enforcement files for ASD. 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 NCDOI if another state has taken administrative action against a North Carolina licensee.

5. Mr. Reck assumed responsibility for the investigation pertaining to Respondent after another Complaint Analyst, Lindsay Melgarejo, left her position with Agent Services. He reviewed the documents prepared by Ms. Melgarejo and testified to their accuracy.

6. Agent Services became aware of an adverse administrative action against Respondent that the New York State Department of Financial Services entered into NAIC on March 29, 2024. *See* Pet’r’s Ex. 5.

7. Effective January 10, 2024, the New York Department of Financial Services (“New York”) denied Respondent’s application for licensure because Respondent demonstrated untrustworthiness and/or incompetence within the meaning and intent of the New York State Insurance Law. *See* Pet’r’s Exs. 5 and 9.

8. 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 the administrative action directly to the NCDOI via mail, e-mail, or fax.

9. Pursuant to N.C. Gen. Stat. § 58-33-32(k), a licensee is obligated to report any administrative action taken against the licensee to the NCDOI within thirty (30) days. The NIPR Attachment Warehouse screenshot shows that Respondent did not report the administrative action from New York within thirty (30) days from its effective date of January 10, 2024. *See* Pet'r Ex. 6. Furthermore, Respondent did not report the January 10, 2024 New York administrative action directly to the NCDOI.

10. On April 4, 2024, Agent Services sent correspondence to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported New York administrative action and explained the statutory requirement to report within thirty (30) days after the final disposition. Respondent was instructed to provide Agent Services with a written response, along with documentation regarding the New York administrative action within ten (10) days. *See* Pet'r's Exs. 7 and 8a. Respondent failed to provide any response to this correspondence.

11. On April 15, 2024, Agent Services sent a follow-up correspondence to Respondent's e-mail addresses of record noting that Respondent had failed to provide the documents requested in the April 4, 2024 correspondence. Respondent was instructed to provide documentation of the January 10, 2024 New York administrative action within ten (10) days. *See* Pet'r's Exs. 7 and 8b. Respondent did not provide the documentation as requested.

12. Respondent updated her mailing and business addresses of record via NAIC on May 17, 2024. *See* Pet'r's Ex. 4.

13. On June 6, 2024, Agent Services sent correspondence via first-class mail to Respondent's mailing address of record and e-mailed a copy of the letter to Respondent's e-mail addresses of record requesting that Respondent attend an informal conference to discuss the January 10, 2024 New York administrative action. The informal conference was scheduled for Respondent on July 11, 2024, at 2:30 p.m. eastern time via the telephone. *See* Pet'r's Ex. 8c. Respondent failed to provide any response to this correspondence.

14. At the appointed time for the July 11, 2024 informal telephonic conference, Respondent did not answer the call from Agent Services and Respondent did not contact Agent Services. *See* Pet'r's Ex. 7.

15. On July 18, 2024, Agent Services sent correspondence via first-class mail to Respondent's mailing address of record and e-mailed a copy of the letter to

Respondent's e-mail addresses of record advising Respondent that she failed to respond to the NCDOI's repeated attempts to resolve this matter and she failed to appear at the informal telephonic conference. This correspondence informed Respondent that formal proceedings would be instituted under Article 3A of Chapter 150B, and an administrative hearing would be scheduled in Raleigh, N.C. at a time and date to be determined. *See* Pet'r's Ex. 8d.

16. As of the date of the hearing in this matter, Respondent had failed to report the January 10, 2024 New York administrative action directly to the NCDOI 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 and Petition for Administrative Hearing pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure.

3. 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 New York administrative action (effective January 10, 2024) within thirty (30) days of the action's effective date.

4. Respondent's failure to report and provide a copy of the administrative action from the State of New York within thirty (30) days of the effective date of the action is a violation of N.C. Gen. Stat. § 58-33-32(k).

5. 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.

6. Respondent's non-resident insurance producer license should be suspended or revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) based upon her violation of N.C. Gen. Stat. § 58-33-32(k) for failing to report and provide a copy of the January 10, 2024 New York administrative action within thirty (30) days of the action's final disposition.

7. 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 January 10, 2024 New York administrative action within thirty (30) days of the action's final disposition subjects Respondent's non-resident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

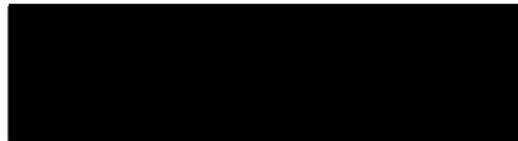
8. Respondent's offenses are further aggravated by Respondent's failure to respond to Agent Services' inquiries sent on April 4, 2024, April 15, 2024, June 6, 2024, July 11, 2024, and July 18, 2024, seeking information and documents regarding the New York administrative action, in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195.

### ORDER

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

It is ORDERED that Respondent's non-resident insurance producer license issued by the North Carolina Department of Insurance is hereby **REVOKED**, effective five (5) days from the signing of this Order.

This 21<sup>st</sup> day of May, 2025.



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 the Respondent at the addresses provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); and via State Courier to Attorney for Petitioner, addressed as follows:

Chasstity Bateman  
4157 NW Pinion Cir.  
Eagle Mountain, UT 84005-4249  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 0742 5917 26**

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

This 21<sup>st</sup> day of May, 2025.



Raheema I. Moore  
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N.C. Department of Insurance  
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