

N. C. DEPARTMENT OF INSURANCE
AGENT SERVICES DIVISION
RALEIGH, NORTH CAROLINA



STATE OF NORTH CAROLINA
COUNTY OF WAKE

BEFORE THE COMMISSIONER
OF INSURANCE

IN THE MATTER OF THE LICENSURE
OF ANDREW JOHN BECKERDITE
NPN: 20359484

VOLUNTARY SETTLEMENT
AGREEMENT

NOW COME, Andrew John Beckerdite hereinafter "Mr. Beckerdite") and the N. C. Department of Insurance Agent Services Division (hereinafter "Agent Services Division), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement").

WHEREAS, the Agent Services Division has the authority and responsibility for enforcement of the insurance laws of this State, and for regulating and licensing insurance agencies and agents; and

WHEREAS, Mr. Beckerdite currently holds a non-resident producer's license with authority for Life and Accident & Health or Sickness lines of insurance and a Medicare Supplement Long-Term Care insurance license and Variable Life and Variable Annuity license issued by the Agent Services Division; and

WHEREAS, North Carolina General Statute § 58-33-32(k) requires producers to report to the Commissioner any administrative action taken against the producer in another state or by another governmental agency in this State, including enforcement actions taken against the producer by the Financial Industry Regulatory Authority (FINRA), within 30 days after the final disposition of the matter; and

WHEREAS, Mr. Beckerdite entered into a Stipulation, effective June 11, 2025, with the New York State Department of Financial Services agreeing to pay a civil penalty in the amount of \$750.00 for admitting that he provided material, untrue and incorrect information on his original application for licensure dated July 25, 2022 in that he failed to include information that he was convicted of a Class D misdemeanor in the Eleventh Judicial Court of St. Charles, Missouri on or about February 13 2018; and

WHEREAS, Mr. Beckerdite did not report the action taken by the New York State Department of Financial Services to the Agent Services Division within 30 days after the final disposition of that matter as required by North Carolina General Statute § 58-33-32(k) and was therefore in violation thereof; and

WHEREAS, N. C. Gen. Stat. § 58-33-46. Suspension, probation, revocation, or nonrenewal of licenses.

(a) The Commissioner may place on probation, suspend, revoke, or refuse to renew any license issued under this Article, in accordance with the provisions of Article 3A of Chapter 150B of the General Statutes, for any one or more of the following causes:

- (1) Providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.
- (3) Obtaining or attempting to obtain a license through misrepresentation or fraud.

WHEREAS, Mr. Beckerdite was in violation of the provisions of N. C. Gen. Stat. § 58-33-46(a)(1) and (3) and by providing materially incorrect, misleading, incomplete, or materially untrue information in his North Carolina license application dated November 09, 2022 regarding his past criminal history as required therein; and

WHEREAS, North Carolina General Statute § 58-33-46(a)(2) 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 violating any insurance law of this or any other state, violating any administrative rule, subpoena, or order of the Commissioner or of another state's regulator; and

WHEREAS, N. C. Gen. Stat. § 58-2-70 provides that whenever the Commissioner has reason to believe that any person has violated any law that would subject the license or certification of that person to suspension or revocation, the Commissioner is authorized, in lieu of a hearing, to negotiate a mutually acceptable agreement as to the status of the person's license or certificate or to any civil penalty or restitution; and

WHEREAS, Mr. Beckerdite has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of himself, and the Agent Services Division has agreed not to pursue additional civil ramifications, including penalties, sanctions, remedies, or restitution based on these matters against Mr. Beckerdite; and

NOW, THEREFORE, in exchange for the consideration and promises and agreements set out herein, Mr. Beckerdite and the Agent Services Division hereby agree to the following:

1. Immediately upon the signing of this Agreement, Mr. Beckerdite shall pay a civil penalty of **\$250.00** to the Agent Services Division. The form of payment shall be by certified check, cashier's check, or money order. The check or money order for the payment of this civil penalty shall be payable to the "**North Carolina Department of Insurance**." Mr. Beckerdite shall remit the civil penalty by certified mail, return receipt requested, to the Agent Services Division along with a copy of this signed Agreement. The civil penalty and the signed Agreement must be received by the Agent Services Division no later than **December 01, 2025**. The civil penalty shall be subject to disbursement in accordance with the provisions of Article IX, Section 7 of the North Carolina Constitution for the benefit of public schools.
2. This Agreement does not in any way affect the Agent Services Division's disciplinary power in any future examination of Mr. Beckerdite or in any other complaints involving Mr. Beckerdite.

3. Mr. Beckerdite enters into this Agreement, on behalf of himself, freely and voluntarily and with the knowledge of his right to have an administrative hearing on this matter. Mr. Beckerdite understands he may consult with an attorney prior to entering into this Agreement.
4. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Mr. Beckerdite understands that N.C.G.S. § 58-33-46(a)(2) provides that a producer's license may be revoked for violating an Order of the Commissioner.
5. This Agreement, when finalized, will be a public record and will **not** be held confidential by the Agent Services Division. Following the execution of this Agreement, all licenses issued by the Agent Services Division to Mr. Beckerdite shall reflect that Regulatory Action has been taken against him. The Agent Services Division is free to disclose the contents of this Agreement with third parties upon request or pursuant to any law or policy providing for such disclosure. The Agent Services Division, upon request, routinely provides a copy of the voluntary settlement agreement to all companies that have appointed the licensee.
6. The parties have read and understand this Agreement and agree to abide by the terms and conditions stated herein.
7. Be aware that if a state or federal regulator other than the Agent Services Division has issued an occupational or professional license to you, that regulator may require you to report this administrative action to it. The Agent Services Division cannot give you legal advice as to the specific reporting requirements of other state or federal regulators.

**N.C. Department of Insurance
Agent Services Division**

By: Andrew John Beckerdite
NPN: 20359484

By: Joe Wall
Deputy Commissioner

Date: 11-19-2025

Date: 11/25/2025