

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  
JACQUELINE BISHOP  
(NPN # 19658316)

Respondent.

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ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2228

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**THIS MATTER** was heard on November 6, 2024, by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in the Hearing Room at the North Carolina Department of Insurance, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Assistant Attorney General Rebecca E. Lem represented the North Carolina Department of Insurance, Agent Services Division (hereinafter "Petitioner"). Respondent Jacqueline Bishop (hereinafter, "Respondent") did not appear and was not represented by counsel at the hearing.

Jeff Miller, Complaint Analyst with the Agent Services Division, testified for the Petitioner. Petitioner's Exhibits 1-8, including subparts were admitted into evidence with no limitations.

As preliminary matters, Petitioner's Motion to Amend the Petition to correct a typographical error filed on October 10, 2024, and referenced in Petitioner's Prehearing Statement of that same date was **ALLOWED**. See Pet'r's Exs. 1d and 1e. Petitioner then moved for the imposition of sanctions pursuant to 11 N.C.A.C. 1.0423(a) due to Respondent's failure to appear at the hearing. Petitioner's motion for sanctions was **DENIED**.

Based on the allegations set forth in the Notice of Hearing in this matter, as well as documentary and testimonial evidence introduced at the hearing, 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 ("Department") has the authority and responsibility for the enforcement of insurance laws of this State and for regulating and licensing insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes. The Agent Services Division is a division of the Department.

2. The Notice of Administrative Hearing was properly served on Respondent by depositing in United States Postal Services, for mailing by certified mail, return receipt requested and first-class mail to Respondent's address of record. Service was perfected when delivered on September 25, 2024, as evidenced by USPS tracking number 9589071052700742593904. *See* Pet'r Exs. 1 and 2

3. The undersigned Hearing Officer entered an Order for Prehearing Statements on September 16, 2024, ordering both parties to submit a Prehearing Statement within thirty (30) days. *See* Pet'r's Ex. 1c. Petitioner filed its Prehearing Statement on October 2, 2024. *See* Pet'r's Ex. 1d. Respondent failed to submit a Prehearing Statement.

4. The Notice of Administrative Hearing and attached Petition and the Affidavit of Service were admitted into evidence as administrative exhibits. *See* Pet'r's Exs. 1a & 1b. Further, Petitioner's Prehearing Statement and Motion to Amend the Petition to correct a typographical error and the attached Amended Petition for Administrative Hearing were served on Respondent via first class mail as evinced by the certificates of service on same. *See* Pet'r's Exs. 1d & 1e.

5. Respondent is a resident of Florida. *See* Pet'r's Exs. 2 & 3.

6. Respondent holds an active non-resident insurance producer license issued by the Department with lines of authority in Accident and Health or Sickness, and Medicare Supplement/Long Term Care ("License"). Respondent's license was issued National Producer Number 19658316 and was first active on or about October 19, 2020. *See* Pet'r's Exs. 2 & 3.

7. Effective October 30, 2023, the New York State Department of Financial Services ("NYDFS") took administrative action against Respondent by issuing a license denial on the grounds that Respondent demonstrated untrustworthiness and/or incompetence within the meaning and intent of NYS Insurance Law. *See* Pet'r's Ex. 7a. After sending numerous letters to Respondent NYDFS issued a license denial based on Respondent's failure to provide a response to the regulatory agency's inquiries, thereby hampering and impeding NYDFS's investigation for Respondent's license application. *See* Pet'r's Ex. 7b.



8. On or about February 24, 2024, Petitioner was made aware of New York's regulatory action against Respondent via a "PIC alert", which is an automatic notification system through the National Association of Insurance Commissioners ("NAIC"). Petitioner receives PIC alerts once another state takes regulatory action against a licensee and subsequently enters the regulatory action into the NAIC database which appears on a "RIRS report" in the NAIC system. The RIRS report admitted into evidence showed that New York took regulatory action against Respondent on October 30, 2023, and the action was later entered into the NAIC database on February 24, 2024. *See* Pet'r's Ex. 4. After Petitioner received notice, Complaint Analyst Jeff Miller was assigned to the matter.

9. 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 thirty (30) days after the final disposition of the matter. The report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the actions."

10. A licensee may report an administrative action taken against their license to the Department by either uploading a copy of the administrative action to the National Insurance Producer Registry ("NIPR") Attachment Warehouse or report the administrative action directly to Petitioner via fax, mail or email. Respondent did not report the New York administrative action directly to Petitioner.

11. Documentary evidence showed that although Respondent uploaded unrelated documents to the NIPR Attachment Warehouse on June 8, 2021, Respondent never reported New York administrative action by uploading a copy of the action to NIPR Attachment Warehouse. *See* Pet'r's Exs. 2 and 5.

12. Mr. Miller first sent correspondence to Respondent to Respondent's e-mail addresses on record with the Department on March 1, 2024. Petitioner requested that Respondent provide a written response and documentation regarding the New York action within ten (10) days and advised Respondent that a response was required pursuant to N.C. Gen. Stat. §§ 58-2-25, 58-2-185, 58-2-195. *See* Pet'r's Ex. 6a. Respondent did not respond to Petitioner as requested.

13. On March 11, 2023 Mr. Miller sent a second e-mail to Respondent that attached the March 1, 2024 email and again requested that that Respondent provide a response within ten (10) days. *See* Pet'r's Ex. 6b. Again, Respondent failed to respond to Petitioner as requested.

14. On June 3, 2024, Mr. Miller sent Respondent correspondence via email and physical mail to Respondent's addresses of record, scheduling a telephonic

informal conference to be held on July 8, 2024, at 2:00PM by telephone, at Respondent's telephone number of record, to explain Respondent's failure to report the New York action to Petitioner. The notice also requested that Respondent advise by e-mail if she wished to be contacted at a different phone number. *See* Pet'r's Exs. 6c & 6d. Respondent did not respond to Petitioner.

15. On July 8, 2024, at 2:00pm the informal conference was attempted and Petitioner made multiple calls to Respondent unsuccessfully and left a voicemail requesting a call back from Respondent. *See* Pet'r's Ex. 8. Respondent did not call back or otherwise communicate and did not participate in meeting with Petitioner to resolve the matter.

16. On July 16, 2024, Mr. Miller sent Respondent a letter and email to Respondent's addresses of record, indicating that an administrative hearing would be scheduled regarding her failure to timely report the New York administrative action, and noting that ASD had made numerous attempts to contact Respondent about this matter. The e-mail and letter noted that Respondent could surrender her license in lieu of an administrative hearing. *See* Pet'r's Exs. 6e & 6f. Respondent did not respond to this email or letter.

17. Respondent contacted Petitioner shortly after the Notice of Administrative Hearing was issued in this matter, indicating a surrender of Respondent's North Carolina insurance license. However, Respondent did not submit a surrender form to Petitioner as of the date of the hearing.

### **CONCLUSIONS OF LAW**

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

2. The Notice of Administrative Hearing was properly served on Respondent pursuant to N.C. Gen. Stat. § 58-2-69(b) and Rule 4 of the North Carolina Rules of Civil Procedure. *See* Pet'r's Exs. 1 and 2.

3. N.C. Gen. Stat. § 58-33-32(k) is a North Carolina insurance law which requires an insurance producer to report to the Commissioner "any administrative action" taken against the producer by another state "within 30 days after the final disposition of the matter." Section 58-33-32(k) further specifies that this report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the action."



4. Respondent's license denial of October 30, 2023 by the New York insurance regulator, NYDFS, is an administrative action that Respondent was required to report within thirty (30) days of the final disposition of the matter, pursuant to N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Ex. 7a.

5. Respondent failed to report, the October 30, 2023 New York administrative action to the Department. Respondent's failure to report the New York administrative action to the Department within thirty (30) days of its final disposition is a violation of N.C. Gen. Stat. § 58-33-32(k).

6. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to suspend, revoke, or refuse to renew any license issued under this Article for violating any insurance law of this or any other state. Additionally, N.C. Gen. Stat. § 58-2-70 allows the Commissioner to order a payment of a monetary penalty for a violation of Chapter 58 of the North Carolina General Statutes.


7. Respondent failed to respond to numerous attempts by Petitioner to make contact by email, first class US Postal Service mail, and telephone. Further, Respondent failed to file a Prehearing Statement as required by the undersigned Hearing Officer's September 16, 2024, Order for Prehearing Statements. *See* Pet'r's Ex. 1c. Respondent failed to participate at this Hearing. Respondent has therefore given no indication of interest in retaining the North Carolina insurance license issued by the Department.

Based on the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

### **ORDER**

It is ORDERED that Respondent's North Carolina insurance license is hereby REVOKED effective as of the date of this Order.

This the 30 day of June, 2025.

  
Alisha Benjamin  
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. § 1 A-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, including explicitly stating what exceptions are taken to the decision or procedure and what relief the petitioner seeks, and requires service of the Petition by personal service or by certified mail upon all who were parties of record to the administrative proceedings. 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 a copy of the same via certified U.S. Mail, return receipt requested; via first class U.S. mail to the licensee, 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:

Jacqueline Bishop  
3710 Landings Way Drive  
Apt. 201  
Tampa, FL 33624-3002  
(Respondent)

**Certified Mail Tracking Number: 7022 0410 0003 1024 5218**

Rebecca E. Lem  
Assistant Attorney General  
N.C. Department of Justice  
Insurance Section  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(Attorney for Petitioner)

This the 15<sup>th</sup> day of July, 2025.



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