

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 )  
LASHANDA BORDERS )  
(NPN # 19818488) )

Respondent. )

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2279

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This matter was heard on September 23, 2025, 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 Anne Kirby represented the North Carolina Department of Insurance (hereinafter “Department”), Agent Services Division (hereinafter “Petitioner” or “ASD”). Respondent Lashanda Borders (hereinafter, “Respondent”) did not appear and was not represented by counsel at the hearing.

Dawne Pittman, Licensing Regulatory Analyst for ASD, and Jeff Miller, a Complaint Analyst for ASD, testified for the Petitioner. Petitioner introduced Exhibits 1- 33 into evidence.

BASED UPON the careful consideration of the allegations set forth in the Notice of Administrative Hearing (“Notice”) and attached Petition for Administrative Hearing (“Petition”) 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 Notice of Administrative Hearing was properly served on Respondent via Federal Express.

2. The Department is a state agency, responsible for the enforcement of insurance laws and regulating and licensing insurance agents in accordance with

Chapter 58 of the North Carolina General Statutes.

3. Respondent holds a resident producer license with a line of authority in the area of Credit Agent, National Producer Number 19818488. Respondent's North Carolina license was first active on or about June 25, 2021.

4. Pursuant to N.C. Gen. Stat. § 58-33-125(c), an applicant for a producer's license must pay a fee of \$50.00 to the Commissioner upon application for licensing and for each additional line of insurance [hereinafter referred to as the "registration fee"] and an applicant for a crop hail adjuster's license must pay a \$50.00 registration fee and \$20.00 annual license fee.

5. Pursuant to N.C. Gen. Stat. § 58-2-250(a), the National Insurance Producer Registry ["NIPR"] of the NAIC and Pearson Vue are designees of the Commissioner with the authority to oversee the electronic filing of insurance producer license applications. Pursuant to N.C. Gen. Stat. § 58-2-250(c), the Commissioner's designees are authorized to charge an administrative fee and a processing fee for the electronic filing of any document required as part of an application for a license under Chapter 58. NIPR charges a processing fee of \$5.60 for producer licenses and charged a processing fee of \$2.97 for the hail adjuster license. Pearson Vue charges an administrative fee of \$44.00 for producer license and hail adjuster license applications.

6. Applicants for producer and adjuster's licenses must complete and submit their applications and associated fees electronically through NIPR. Upon receipt of the application, NIPR assigns an NPN to the applicant. Applicants must pay the application fees even if their application may later be rejected by the Department.

7. In order to submit applications to NIPR, applicants must agree to the terms of a NIPR Use Agreement. Paragraph 3(a) of the NIPR Use Agreement provides: "USER shall pay the applicable state insurance department fees, if any, and NIPR transaction fees PRIOR to the submission of the Producer Application Documents, USER acknowledges NIPR reserves the right not to process a Producer Application Document until it has received the applicable state insurance department fees, if any, and NIPR transaction fees to process the USER's Producer Application Documents."

8. Paragraph 3(b) of the NIPR Use Agreement provides: "Upon submitting the Producer Application Documents to NIPR with applicable fees, USER shall take no action that interferes with NIPR's ability to collect said fees. USER AGREES THAT ALL STATE INSURANCE DEPARTMENT FEES AND NIPR TRANSACTION FEES ARE NONREFUNDABLE AND ARE NOT DEPENDENT ON A STATE INSURANCE DEPARTMENT'S APPROVAL OR DENIAL OF A

## UNIFORM APPLICATION.”

9. NIPR, assuming that the applicant’s payment information is valid and that the payment will be honored by the banking establishment, forwards the completed application and fees to the Department of Insurance for processing.

10. If an electronic check for application fees is returned to NIPR as unpaid by the applicant’s banking establishment, NIPR emails an invoice to the applicant notifying the applicant that the payment was dishonored by their banking institution and requests that payment of a \$25.00 insufficient funds fee [“NSF”] and the application fees be made to NIPR within 5 days.

11. NIPR sends all invoices and notices to the applicant at the email address which the applicant lists on his or her application. When the account is at least 5 days past due, NIPR emails the applicant a past due notice requesting that the applicant pay the outstanding balance immediately. If the applicant does not pay the outstanding balance, NIPR will eventually invoice the Department for the unpaid application fees and the Department is required to reimburse NIPR for those fees.

12. On March 1, 2021, Respondent applied for a resident producer license with a line of authority in Life electronically through the NIPR website and paid a total fee of \$137.00 to NIPR via electronic check. Respondent’s application was rejected because she failed to pass the required examination.

13. Respondent’s financial institution did not honor her electronic check for the March 1, 2021 application fees. Thus, NIPR emailed Respondent on March 11, 2021 to notify her that her payment was dishonored and requested that she pay the application fees and NSF fees totaling \$162.00 by March 16, 2021. Respondent did not pay the \$162.00 in response to NIPR’s request.

14. On March 29, 2021, NIPR emailed Respondent regarding the past due \$162.00 for the March 1, 2021 application. In its email, NIPR requested that Respondent immediately pay the \$ 162.00 past due and informed Respondent in part that this was NIPR’s “final attempt to resolve the matter” and that “a block has been placed on your access to NIPR’s services. The block will remain in place and you will not be able to access any of NIPR’s Licensing Services until the matter is resolved.”

15. Respondent never paid NIPR the fees for her March 1, 2021 application and the NSF fee. Although the block remained in place, Respondent submitted another application for a resident producer license on June 4, 2021. Respondent paid the June 4, 2021 application fees of \$187.00 via electronic check. Respondent’s June 4, 2021 application was rejected.

16. Respondent's financial institution did not honor her electronic check for the June 4, 2021 application fees. The Department issued Respondent's Producer license without knowledge that Respondent had not paid the \$187.00 fee. NIPR emailed Respondent on June 8, 2021 to notify Respondent that her payment was dishonored and requested that she pay NIPR the total fee of \$212.00 (which included the \$187.00 fee and a \$25.00 NSF fee) by June 13, 2021. Respondent did not pay the \$212.00 in response to NIPR's request.

17. On July 20, 2021, NIPR emailed Respondent regarding the past due amount of \$212.00 for the June 4, 2021 application. In its email, NIPR requested that she immediately pay the \$212.00 past due. Respondent failed to pay the \$212.00 past due.

18. On July 13, 2021, Respondent submitted an application to NIPR for a resident producer license with line of authority in Auto-Physical Damage. Respondent paid the July 13, 2021 application fees of \$137.00 for that application. Respondent used a slightly different and incorrect social security number on that application and was assigned a second and different NPN number of 19984368. Respondent's application was rejected by the Department due to her failure to pass the required examination.

19. Respondent's financial institution did not honor her electronic check for her July 13, 2021 application fees. On July 28, 2021, NIPR emailed Respondent to notify her that her payment was dishonored and requested that she pay NIPR the total fee of \$162.00 (which included the \$137.00 fee and a \$25.00 NSF fee) by August 2, 2021. Respondent did not pay the \$162.00 in response to NIPR's request. Respondent's application for producer license with line of authority in Auto-Physical Damage was rejected.

20. On August 31, 2021, NIPR e-mailed Respondent regarding the past due \$162.00 for the July 13, 2021 application. In its email, NIPR requested that Respondent immediately pay the \$162.00 past due. Respondent failed to pay NIPR the past due amount of \$162.00.

21. On November 11, 2021, NIPR sent ASD an invoice for unpaid application fees that NIPR had advanced to ASD between 2018 and August 2021 for application fees of applicants whose financial institutions declined their payments for insufficient funds and which remain unpaid by the applicants along with an attached spreadsheet which listed each unpaid application fee during that time period. Respondent's unpaid fees for 3 applications she submitted in 2021 were listed on the spreadsheet. ASD later issued a check to NIPR to reimburse it for the total amount of application fees listed on the spreadsheet attached to the November 11, 2021 email.

22. The matter of Respondent's failure to pay fees for 3 applications she submitted in 2021 to ASD's Compliance Section and the matter was assigned to Complaint Analyst Jeffrey Miller ("Mr. Miller") to address with Respondent.

23. On August 4, 2023, after the matter had been referred to the Compliance Section, Respondent applied for another license. Respondent's financial institution did not honor her electronic check for her application fees. On August 15, 2023, NIPR emailed Respondent to notify her that her payment was dishonored and requested that she pay NIPR the total fee of \$199.60 (which included the \$174.00 fee and a \$25.00 NSF fee) within 5 days. Respondent did not pay the fee for the August 4, 2023 application to NIPR in response to its August 15, 2023 request.

24. On September 8, 2023, NIPR emailed Respondent regarding the past due \$199.60 for the August 4, 2023 application. In its email, NIPR requested that she immediately pay the \$199.60 past due. Respondent failed to pay NIPR the past due amount of \$199.60.

25. By e-mail and letter to Respondent on February 2, 2024, Mr. Miller requested that Respondent immediately resubmit payment of the March 1, 2021, June 4, 2021, July 13, 2021, and August 4, 2023 application fees to NIPR and requested that Respondent provide Agent Services with proof that she had made the payment to NIPR no later than Monday, February 12, 2024. The total of those unpaid application fees was \$735.60.

26. Respondent failed to pay the past due fees to NIPR in response to Mr. Miller's February 2, 2024 request. Thus, on February 13, 2024, Mr. Miller sent a follow up email to Respondent asking that she provide the requested proof of payment to Agent Services within 10 days of receipt of Agent Services' February 13, 2024 email.

27. On February 13, 2024, Respondent replied to Mr. Miller's e-mail. In her e-mail reply, Respondent simply stated "Hello is there any way you can extend the payment date to May 15, 2024? And I can make payment then."

28. By e-mail to Respondent on February 27, 2024, Mr. Miller informed Respondent that the Department could not grant her request for an extension.

29. On March 13 and 15, 2024, Mr. Miller e-mailed and mailed a notice to Respondent which informed her that she may face administrative action against her producer's license for having failed to pay the required license application fees and requested that she attend an informal conference with Agent Services on April 24, 2024 in order to discuss the allegations against her. Respondent failed to attend the conference on April 24, 2024.

## 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(d) and 58-2-69(e) and Rule 4 of the North Carolina Rules of Civil Procedure.

3. Respondent violated N.C. Gen. Stat. §§ 58-2-250(c) and 58-33-125(c) by failing to pay the March 1, 2021, June 25, 2021, July 13, 2021, and August 4, 2023 license application fees.

4. N.C. Gen. Stat. § 58-33-46(a)(2) authorizes the Commissioner to suspend or revoke a producer's license for "[v]iolating any insurance law of this or any other state . . ." Respondent's violations of N.C. Gen. Stat. §§ 58-2-250(c) and 58-33-125(c) are grounds to suspend or revoke her resident producer's license under N.C. Gen. Stat. § 58-33-46(a)(2).

5. N.C. Gen. Stat. § 58-33-46(a)(3) authorizes the Commissioner to suspend or revoke a producer's license for "obtaining or attempting to obtain a license through misrepresentation or fraud." When Respondent entered payment information into the online application forms, she made a representation that she had funds available to pay the application fees. These representations were false, as evidenced by the payments being rejected for insufficient funds, and are thus grounds to revoke Respondent's producer license under N.C. Gen. Stat. § 58-33-46(a)(3).

6. N.C. Gen. Stat. § 58-33-46(a)(8) authorizes the Commissioner to suspend or revoke a producer's license for "[u]sing fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere."

7. Respondent demonstrated incompetence, untrustworthiness, and financial irresponsibility in the conduct of business within the meaning of N.C. Gen. Stat. § 58-33-46(a)(8).

8. Respondent's license should be suspended or revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2), (3) & (8).

9. Pursuant to N.C. Gen. Stat. § 58-2-70 Respondent should be required to pay an administrative penalty in the amount of \$735.60.

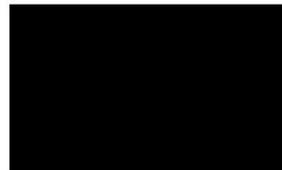
Based on the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

**ORDER**

It is ordered that Respondent's license issued by the North Carolina Department of Insurance are hereby REVOKED effective as of the date of the signing of this order.

It is further ordered that pursuant to N.C. Gen. Stat. § 58-2-70(c), Respondent shall make payment of a monetary penalty of nine hundred eighty five dollars and sixty cents (\$985.60) by certified check made payable to the "North Carolina Department of Insurance." The certified check must be dated on or before sixty days from the date of this Order, and received by the North Carolina Department of Insurance, Agent Services Division (Attention: Nadine Scott, ASD), 1204 Mail Service Center, Raleigh, N.C. 27699-1204 no later than sixty days for the date of this Order. Failure to timely pay this monetary penalty is a violation of an Order of the Commissioner and may be considered cause for future license denial by the Department and may be cause for other legal recourse required to collect this monetary penalty.

This the 19 day of November, 2025.



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Terence D. Friedman  
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 Respondent, at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b) and to an additional residential address located for Respondent during a Lexis Advance search; via courtesy e-mail to Respondent; and via State Courier to Attorney for Petitioner as set out below:

Lashanda Borders  
305 West Harrison St.  
Salisbury, NC 28144  
[cloudphone012@gmail.com](mailto:cloudphone012@gmail.com)  
*(Respondent)*

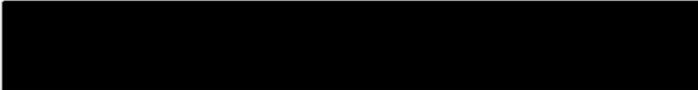
**Certified Mail Tracking Number: 9589 0710 5270 2684 3151 87**

Lashanda Borders  
420 Railroad Gq St.  
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*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 2684 3151 94**

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*(Attorney for Petitioner)*

This 19<sup>th</sup> day of November, 2025.

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