

NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA)	BEFORE THE
COUNTY OF WAKE)	COMMISSIONER OF INSURANCE
)	
)	
IN THE MATTER OF:)	
)	ORDER AND
THE LICENSURE OF)	<u>FINAL AGENCY DECISION</u>
DAVID CORREIA)	
(NPN #16795673))	Docket No. 2292
)	
Respondent.)	
)	

THIS MATTER was heard on June 5, 2025 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance ("Commissioner") pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in the Hearing Room at the N.C. Department of Insurance, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Assistant Attorney General Dilcy Burton was present and represented the North Carolina Department of Insurance ("Department" or "NCDOI"), Agent Services Division ("Petitioner" or "Agent Services"). Respondent David Correia, proceeding *pro se*, did not appear. Matthew Reck ("Reck"), Complaint Analyst with Agent Services, appeared and testified for the Department.

Agent Services offered into evidence Petitioner's Exhibits 1 through 13, which were admitted into evidence with the exception of redactions of personally identifiable information from Petitioner's Exhibits 3- 5, and 7.

BASED UPON careful consideration of the evidence and arguments presented, and based 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 Notice of Administrative Hearing and Petition for Administrative Hearing were properly served on Respondent by depositing in USPS mail by first class U.S. mail and certified U.S. mail, return receipt requested. See Pet'r's Exs. 1 and 2.

2. NCDOI is a state agency responsible for the enforcement of the

insurance laws of North Carolina and for regulating the licensing of insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes.

3. Since January 26, 2017, Respondent has held a North Carolina nonresident insurance producer license. Currently, Respondent has lines of authority in accident and health or sickness and life. *See Pet'r's Exs. 3 and 4.*

4. This matter came to the Department's attention through a "PIC alert," which is an automatic notification system operated and maintained by the National Association of Insurance Commissioners ("NAIC"), notifying the Department of an administrative action taken against Respondent by the Indiana Department of Insurance. *See Pet'r's Ex. 3.*

5. On or about May 21, 2024, the Indiana Commissioner of Insurance denied the insurance producer license of Respondent because Respondent failed to disclose criminal convictions in the Indiana Department of Insurance application. *See Pet'r's Ex. 8.*

6. A licensee may report an administrative action against a licensee by uploading a copy of the administrative action to the NIPR Attachment Warehouse or reporting the administrative action directly to NCDOI, either by USPS mail, facsimile or e-mail. *See Pet'r's Ex. 6.*

7. As evidenced by screenshots of the NIPR Attachment Warehouse searched by Respondent's name and national producer number, Respondent did not upload the administrative action, nor did Respondent report the administrative actions directly to NCDOI, within thirty (30) days of the effective date of the administrative action. *See Pet'r's Ex. 6.*

8. On or about January 26, 2017, Respondent completed an insurance producer application for NCDOI. In the application, the Respondent was asked the following question:

Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)?

Respondent answered the question in the negative. *See Pet'r's Ex. 7.*

9. Respondent certified, under the penalty of perjury, that information submitted in the North Carolina insurance producer application was true and complete. Additionally, Respondent agreed that submitting false information or omitting pertinent information in the North Carolina insurance producer application were sufficient grounds to revoke or deny the license. *See* Pet'r's Ex. 7.

10. Respondent received criminal misdemeanor convictions in 2010, 2011, 2015 and 2016 and did not inform NCDOI of these criminal convictions. *See* Pet'r's Exs. 7-7b.

11. On August 15, 2024 and November 14, 2024, ASD contacted Respondent about his criminal misdemeanor convictions and the Indiana administrative action. ASD sent the communication to the e-mail addresses of Respondent at millsteamplans@gmail.com and dcorreia@enhanceifplans.com. However, Respondent did not respond to these inquiries. *See* Pet'r's Exs. 9 and 10.

12. On December 13, 2024, ASD contacted Respondent about the violations and invited Respondent to meet with the Department to explain the Indiana administrative action and the criminal misdemeanor convictions. ASD sent the communication to the e-mail address of Respondent at millsteamplans@gmail.com and dcorreia@enhanceifplans.com and the mailing address of Respondent at 5450 NW 33rd Avenue, Ste. 109, Ft. Lauderdale, Florida 33309-6351. *See* Pet'r's Ex. 11.

13. An informal conference was scheduled for the Respondent on January 16, 2025 at 2:00 p.m. At the informal conference, ASD contacted Respondent at the telephone numbers on record for Respondent at 980-643-5403, 954-588-7587 and 754-332-2586. Respondent never answered or returned the call. *See* Pet'r's Exs. 11 and 13.

14. Respondent never provided timely notice of the administrative action from Indiana to NCDOI and did not subsequently disclose criminal misdemeanor convictions that were not disclosed in Respondent's 2017 North Carolina insurance producer application. *See* Pet'r's Exs. 6-8.

BASED UPON the foregoing Findings of Fact, the Hearing Officer makes the following:

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 and the Petition for

Administrative Hearing were 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.

3. N.C. Gen. Stat. § 58-33-32(k) requires an insurance producer to report to the Commissioner administrative actions taken against the producer in another state or by another governmental agency in this State within thirty (30) days after the final disposition of the matter.

4. Respondent was required to report the Indiana administrative action (effective May 21, 2024) within thirty (30) days of the effective date of the action pursuant to N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 5 and 8.

5. Respondent's failure to report and provide copies of the administrative actions from the state of Indiana within thirty (30) days of the effective date of the action is a violation of N.C. Gen. Stat. § 58-33-32(k).

6. N.C. Gen. Stat. § 58-33-46(a)(1) provides that 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 providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.

7. Respondent provided materially incorrect, misleading, incomplete and materially untrue information in the January 26, 2017 North Carolina insurance producer application when the Respondent answered "no" to the background question that asked, "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 Exs. 7-7b.

8. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, revoke, or refuse to renew any license issued under this Article for a licensee 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 insurance regulator or violating any rule of FINRA.

9. N.C. Gen. Stat. § 58-33-46(a)(9) provides that NCDOI may place on probation, suspend, revoke or refuse to renew a license if a licensee has an insurance producer license or its equivalent denied, suspended or revoked in any other jurisdiction for reasons substantially similar to those listed in this subsection.


10. Respondent's violations of N.C. Gen. Stat. §§ 58-33-32(k) and § 58-33-46(a)(1), subject her license to disciplinary action pursuant to N.C. Gen. Stat. §§ 58-33-46(a)(2) and 58-33-46(a)(9).

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

ORDER

It is ordered that Respondent's insurance producer license issued by the North Carolina Department of Insurance be **REVOKED** effective as of the date of the signing of this Order.

This 17th day of November, 2025.



Kyle Heuser
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 the 11 NCAC 1.0413 and N.C.G.S. § 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 a copy of the same via certified U.S. Mail, return receipt requested; and 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:

David Correia
2431 SW 82nd Avenue, Apt. 301
Davie, Florida 33324
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2684 3150 71

David Correia
5450 NW 33rd Avenue, Ste. 109
Ft. Lauderdale, Florida 33309
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2684 3150 88

David Correia
2625 N Andrews Avenue, Apt. 114
Wilton Manors, Florida 33311
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2684 3150 95

Dilcy Burton
Assistant Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
Raleigh, NC 27699-9001

This the 17th day of November, 2025.



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