

NORTH CAROLINA DEPARTMENT OF INSURANCE  
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA	)	BEFORE THE
COUNTY OF WAKE	)	COMMISSIONER OF INSURANCE
	)	
	)	
IN THE MATTER OF:	)	
	)	
THE LICENSURE OF	)	ORDER AND
YOLANDA DANIEL	)	<u>FINAL AGENCY DECISION</u>
(a/k/a HADAASSAH	)	
NATASHA DANIEL)	)	Docket No. 2115
(NPN # 17709541)	)	
	)	
	)	
Respondent.	)	
	)	

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**THIS MATTER** was heard on March 26, 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, Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “Agent Services”) was present and represented by Assistant Attorney General Dilcy Burton. Respondent, Yolanda Daniel a/k/a Hadaassah Natasha Daniel (“Respondent”) did not appear and was not represented by counsel at the hearing.

Nadine Scott, Complaint Analyst Supervisor with Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1 through 16 were admitted into evidence with redactions of personally identifiable information from Petitioner Exhibits 9-11 and 16.

On February 24, 2025, counsel for Petitioner submitted a Motion to Amend Petition for Administrative Hearing to correct Paragraph 2 of the “Allegations” to “on or about November 19, 2020, the Louisiana Department of Insurance fined Respondent \$500 in her capacity as a licensed insurance producer.” On February 28, 2025, the undersigned entered an order granting the motion.

BASED UPON careful consideration of the documentary and testimonial evidence presented at the hearing and upon the entire record in the proceeding, 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 (“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, Petition for Administrative Hearing, Petitioner’s Motion to Continue Hearing, Order Granting Petitioner’s Motion to Continue, Order of Substitution of Hearing Officer, Motion to Amend Petition for Administrative Hearing, Order Granting Petitioner’s Motion to Amend Petition for Administrative Hearing, and Scheduling Order were properly served on Respondent at Respondent’s residential address of record and at additional addresses available to the NCDOI pursuant to N.C. Gen. Stat. § 150B-38(c) via Federal Express-Priority Overnight on March 12, 2025. *See* Pet’r’s Ex. 8.

3. Respondent holds an active non-resident North Carolina insurance producer license, National Producer Number 17709541, with lines of authority for Accident & Health or Sickness, and Medicare Supplement/Long Term Care (“License”). Respondent’s License was first issued in North Carolina on September 13, 2016. Respondent is a resident of Florida. *See* Pet’r’s Exs. 9 and 10.

4. Lisa Webb, a former Complaint Analyst with Agent Services, was originally assigned to handle the investigation of Respondent after Agent Services became aware that another state had taken administrative action against Respondent. *See* Pet’r’s Exs. 10 and 16. 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. Nadine Scott appeared to testify on behalf of Lisa Webb as it pertains to the RIRS report relating to Respondent, which the Louisiana Department of Insurance entered into NAIC on January 9, 2021. *See* Pet’r’s Ex. 11. As a business practice, Agent Services requires analysts to maintain notes on all cases.

6. On or about November 19, 2020, the Louisiana Department of Insurance (“Louisiana”) issued a Notice of Fine to Respondent. The fine, in the amount of



\$500.00, was imposed because Respondent did not provide documentation regarding an Arkansas suspension to Louisiana. *See* Pet'r's Ex. 13.

7. 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.

8. 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 shows that Respondent did not report the Louisiana administrative action within thirty (30) days from its effective date of November 19, 2020. *See* Pet'r's Ex. 12. Furthermore, Respondent did not report the November 19, 2020 Louisiana administrative action directly to the NCDOI.

9. On March 30, 2021, Agent Services sent correspondence via first-class U.S. Mail to Respondent at 1484 Avon Lane, Apt 34, North Lauderdale, FL 33068-4747 and e-mailed a copy of the letter to Respondent ([y.daniel@medicaresolutions.org](mailto:y.daniel@medicaresolutions.org)) requesting that Respondent attend an informal conference to discuss the allegations. *See* Pet'r's Exs. 14 and 16. The informal conference was scheduled for Respondent on May 3, 2021, at 10:00 a.m. eastern time via the telephone. *Id.*

10. At the May 3, 2021 informal telephonic conference, Agent Services contacted Respondent at the telephone number on record and spoke to Respondent. Respondent let Agent Services know that she goes by Hadassah Daniel now and has been unemployed since July 2020. Agent Services explained that Respondent is required to report the November 19, 2020 Louisiana administrative action to the NCDOI. *See* Pet'r's Exs. 15 and 16.

11. As of the date of the hearing, Respondent had failed to report the November 19, 2020 Louisiana 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. The Notice of Administrative Hearing and the Petition for Administrative Hearing were properly served on Respondent pursuant to N.C. Gen. Stat. § 150B-38(c) which allows service pursuant to 26 USC Section 7502(f)(2).

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 Louisiana administrative action (effective November 19, 2020) within thirty (30) days of the action's effective date.

4. Respondent's failure to report and provide a copy of the Louisiana administrative action within thirty (30) days after November 19, 2020 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 is subject to disciplinary action due to her violation of N.C. Gen. Stat. § 58-33-32(k) for failing to report the Louisiana 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 November 19, 2020 Louisiana 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).

### **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 6<sup>th</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 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:

Yolanda Daniel  
2700 NW 44<sup>th</sup> Street, Apt. 507  
Oakland Park, FL 33309  
(Respondent)

**Certified Mail Tracking Number: 9589 0710 5270 1723 5213 67**

Yolanda Daniel  
2901 W. Cypress Creek Road, Suite 118-D  
Fort Lauderdale, FL 33309  
(Respondent)

**Certified Mail Tracking Number: 9589 0710 5270 1723 5213 74**

Yolanda Daniel  
4814 West Pacific View Terrace 301  
Fort Lauderdale, FL 33309  
(Respondent)

**Certified Mail Tracking Number: 95890710 5270 1723 5213 81**

Yolanda Daniel  
2901 W. Cypress Creek Road, Suite 118-C  
Fort Lauderdale, FL 33309  
(Respondent)

**Certified Mail Tracking Number: 9589 0710 5270 1723 5213 98**

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

This the 6<sup>th</sup> day of May, 2025.



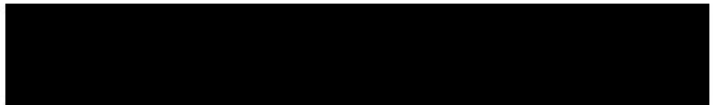
Raheema I. Moore  
Clerk of Court for Administrative Hearings  
Paralegal III  
N.C. Department of Insurance  
1201 Mail Service Center  
Raleigh, NC 27699-1201



I **HEREBY CERTIFY** that I have this day served a courtesy copy of the foregoing **ORDER and FINAL AGENCY DECISION** by electronic mail to Respondent at the electronic mail address set out below:

Yolanda Daniel  
[y.daniel@medicaresolutions.org](mailto:y.daniel@medicaresolutions.org)  
(Respondent)

This the 6<sup>th</sup> day of May, 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