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 KENESHA DARLINGTON (NPN #19576376) Respondent.	ORDER AND FINAL AGENCY DECISION Docket Number: 2382

THIS MATTER was heard on June 16, 2026, 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, in Raleigh, Wake County, North Carolina. Special Deputy Attorney General M. Denise Stanford represented the North Carolina Department of Insurance ("Department") Agent Services Division ("Petitioner" or "ASD"). Respondent Kenesha Darlington ("Respondent") failed to appear and was not represented by counsel at the hearing.

The undersigned Hearing Officer proceeded to accept and consider testimony and evidence offered by ASD in support of its Petition at the hearing.

Matthew Reck, Complaint Analyst with ASD, testified for the Petitioner.

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 with Petition for Administrative Hearing attached thereto as Exhibit A, were properly served on Respondent via first

class U.S. Mail, at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b). *See* Pet'r's Exs. 1 and 2.

2. The Department is a state agency, responsible for the enforcement of the insurance laws and regulating and licensing insurance producers in accordance with Chapter 58 of the North Carolina General Statutes.

3. The Notice of Administrative Hearing with Petition for Administrative Hearing attached thereto as Exhibit A were admitted into evidence as administrative exhibits. *See* Pet'r's Exs. 1 and 2.

4. Respondent holds a nonresident North Carolina insurance producer license, National Producer Number 19576376, first active on or about October 21, 2020, with a line of authority in Accident & Health or Sickness and Life. *See* Pet'r's Ex. 3.

5. On or about May 28, 2024, the Wisconsin Office of the Commissioner of Insurance revoked the insurance producer license of Respondent because Respondent violated Wis. Stat. § 628.34(1)(a) by completing insurance applications using false information and Wis. Stat. § 601.24(4) by failing to respond to requests for information from the Office of the Commissioner of Insurance ("Wisconsin administrative action"). *See* Pet'r's Ex. 6.

6. On or about September 3, 2024, the South Dakota Department of Labor and Regulation Division of Insurance ("Division") issued a Final Decision to Respondent revoking the insurance producer license of Respondent because Respondent violated SDCL 58-33-66(1) by failing to respond to the Division and supply requested documents within twenty days of receipt and SDCL 58-30-167(8) for using fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in the state or elsewhere ("South Dakota administrative action"). *See* Pet'r's Ex. 7.

7. On or about November 12, 2024, the Insurance Department of the State of Delaware ("Department") issued a Final Decision and Order revoking the insurance producer license of Respondent and fined Respondent $500.00 because Respondent violated 18 Del. C. § 2304(26) by not responding to regulatory inquiries and § 1712(a)(15) by failing to provide preliminary substantive responses to the Department's inquiries ("Delaware administrative action"). *See* Pet'r's Ex. 8.

8. Matthew Reck ("Mr. Reck") is a Complaint Analyst with ASD. His job duties include handling agent licensing issues, including alerts regarding administrative actions taken against insurance producers in other states.

9. ASD first contacted Respondent on October 10, 2024 regarding Respondent's failure to report the Wisconsin administrative action to the North Carolina Insurance Commissioner within 30 days of the final disposition of the matter as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's. Ex. 9.

10. Respondent failed to respond to the October 10, 2024 request.

11. ASD contacted Respondent on October 17, 2024 regarding Respondent's failure to report the South Dakota administrative action to the North Carolina Insurance Commissioner within 30 days of the final disposition of the matter as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Ex. 10.

12. Respondent failed to respond to the October 17, 2024 request and a follow up request was sent on October 28, 2024. *See* Pet'r's Ex. 11.

13. An informal conference was scheduled with Respondent on December 19, 2024 via telephone. *See* Pet'r's Ex. 12.

14. Respondent did not appear for the informal conference. *See* Pet'r's Ex. 13.

15. ASD contacted Respondent again on December 27, 2024 regarding Respondent's failure to report the Delaware administrative action. *See* Pet'r's Ex. 14.

16. Respondent did not respond to the December 27, 2024 request and a follow up letter was sent to Respondent advising her that because she had failed to respond to ASD's repeated requests for information, an administrative hearing would be held to determine what action should be taken against Respondent's nonresident insurance producer license. *See* Pet'r's Ex. 15.

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 with Petition for Administrative Hearing attached thereto as Exhibit A, were properly served on Respondent via first class U.S. Mail, at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b). *See* Pet'r's Exs. 1 and 2.

3. N.C. Gen. Stat. § 58-33-32(k) requires that an insurance producer report to the Commissioner any administrative action taken against the producer in another

state or by another governmental agency in the State within thirty (30) days after the final disposition of the matter.

4. N.C. Gen. Stat. § 58-33-46(a)(2) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew any license provided under Article 58 of the General Statutes of North Carolina 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.

5. N.C. Gen. Stat. § 58-33-46(a)(9) provides that the Commissioner 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.

6. Respondent's failure to report the Wisconsin administrative action, the South Dakota administrative action, and the Delaware administrative action within 30 days of their respective effective dates violated N.C. Gen. Stat. § 58-33-32(k).

7. Respondent's license is subject to disciplinary action under N.C. Gen. Stat. § 58-33-46(a)(2) for failing to timely report to the Commissioner the Wisconsin administrative action, the South Dakota administrative action, and the Delaware administrative action.

8. Respondent's license is subject to disciplinary action under N.C. Gen. Stat. § 58-33-46(a)(9) for having her insurance producer license suspended or revoked in Wisconsin and South Dakota for reasons substantially similar to those listed in N.C. Gen. Stat. § 58-33-46(a).

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

ORDER

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

This the 20 day of July, 2026.

[redacted]

Amy Funderburk
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. § 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, 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 same via certified U.S. mail, return receipt requested; via first class U.S. mail; and via courtesy e-mail to the Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); and via State Courier and courtesy e-mail to the Attorney for Petitioner, addressed as follows:

Kenesha Darlington
5911 Toscana Drive, Apt. 1117
Davie, FL 33314
kdarhealth@gmail.com
darlington.kenesha@yahoo.com
(*Respondent*)

Certified Mail Tracking Number: 9589 0710 5270 3931 7753 65

Kenesha Darlington
5022 Savannah River Way, Apt. 319
Orlando, FL 32829
(*Respondent*)

Certified Mail Tracking Number: 9589 0710 5270 3931 7753 72

M. Denise Stanford
Special Deputy Attorney General
Insurance Section
9001 Mail Service Center
Raleigh, N.C. 27699-9001
dstanford@ncdoj.gov
(*Attorney for Petitioner*)

This the 20th day of July, 2026.

[redacted]

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