

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
TERRENCE GREGORY DEAN
(NPN # 21325133)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2331

THIS MATTER was heard on November 13, 2025 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance ("Commissioner"), pursuant to North Carolina General Statutes §§ 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.

Petitioner, Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "Agent Services"), was present and represented by Assistant Attorney General Kristin K. Mullins. Respondent, Terrence Gregory Dean ("Respondent"), did not appear and was not represented by counsel at the hearing.

Petitioner's Exhibits 1 through 12 were admitted into evidence.

Jeffrey Miller, Complaint Analyst for Agent Services, appeared and testified on behalf of Agent Services.

BASED UPON careful consideration of the evidence, arguments presented at the hearing by Agent Services, and 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 North Carolina Department of Insurance ("Department") is a state agency responsible, in accordance with Chapter 58 of the North Carolina General Statutes, for enforcement of insurance laws of North Carolina and for regulating and licensing insurance producers.

2. Respondent is a resident of Pennsylvania. See Pet'r's Exs. 3 and 4.

3. Respondent currently holds an active, non-resident North Carolina Insurance Producer License, National Producer Number 21325133, with lines of authority in Life ("License"). Respondent's License was first active in North Carolina on October 29, 2024. *Id.*

4. Service of the Notice of Administrative Hearing ("Notice"), with the Petition for Administrative Hearing ("Petition") as an attached exhibit, was initiated on October 7, 2025, when copies of the Notice and Petition were deposited in the U.S. mail via first-class mail and via certified mail, return receipt requested. *See* Pet'r's Ex. 2. Both mailings were addressed to Respondent's residential, mailing and business address on record of 629 Hillside Drive, Pittsburgh, PA 15235. *Id.* Service of the Notice and Petition were successful and done for the purpose of providing Respondent with due notice of the November 13, 2025 Administrative Hearing. *Id.*

5. Jeff Miller ("Mr. Miller") is a Complaint Analyst with Agent Services, and testified that among his job responsibilities, he handles enforcement files. This includes handling Personalized Information Capture System alerts ("PIC alert") received through the National Association of Insurance Commissioners ("NAIC") system. PIC alerts notify Department if another state has taken administrative action against a North Carolina licensee.

5. Mr. Miller was assigned the PIC alert relating to the Respondent, which the Kansas Department of Insurance entered into NAIC on April 19, 2025. *See* Pet'r's Exs. 5 and 7. The effective date of the administrative action that gave rise to the PIC alert was March 12, 2025. *Id.* Mr. Miller has handled the investigation of the Petitioner's enforcement file, from Agent Services, since the file's inception.

6. During his investigation, Mr. Miller reviewed the contents of Respondent's enforcement file, including Respondent's Licensing Summary Report (*see* Pet'r's Ex. 3), Respondent's State Licensing Report (*see* Pet'r's Ex. 4), Respondent's Report on the Regulatory Information Retrieval System ("RIRS Report")(*see* Pet'r's Ex. 5), and Respondent's National Insurance Producer Registry ("NIPR") Attachment Warehouse (*see* Pet'r's Ex. 6).

7. As part of his investigation, Mr. Miller obtained a copy of the administrative action from the State of Kansas Department of Insurance, more specifically the Decision on License Application of March 12, 2025. *See* Pet'r's Ex. 7. Additionally, Ms. Toni Garrard, Legal Assistant with the Kansas Department of Insurance, certified that this was a true copy of the original document. *Id.* Additionally, the correspondence provided that Kansas was going to deny Respondent's Non-Resident Insurance Producer License ("Kansas administrative action") for multiple reasons including:

a. Respondent answered "Yes" to background Question #1a of the

application which asked “[h]ave you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”

- b. Additionally, Respondent answered “Yes” to was Background Question #1b of the application which asked “[h]ave you ever been convicted of a felony, had a judgment withheld or deferred or are you currently charged with committing a felony?”
- c. Additionally, respondent disclosed the following conviction:
 - i. March 4, 2017, Allegheny County of Common Pleas (PA), Case No. CP-02-CR-0009318-2016, Carrying a firearm without a license (Felony) and Possession or distribution of marijuana or hashish (Misdemeanor).
- d. Additionally, Respondent answered “No” to Background Question #2 of the application which asked “[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?” Respondent failed to disclose the September 17, 2024 administrative action from the Pennsylvania Department of Insurance, Case No. 23859, Consent order for failure to make required disclosure on application, lack of fitness or trustworthiness regarding criminal background. Fine was in the amount of \$250.00.

Id.

8. On or about March 12, 2025, the Department advised Respondent that he had two options resulting from the denial: he could request a hearing or enter into a Consent Order within fifteen days. *Id.* It was noted further that should he not request a hearing, or enter into a Consent Order, this action would become final and Respondent would be required to disclose it on all future licensing applications. *Id.*

9. A licensee is obligated to report administrative actions to the Department within thirty (30) days of final disposition of the matter. *See* N.C. Gen. Stat. § 58-33-32(k). This requirement can be achieved either by notifying Agent Services directly, in this case notifying Mr. Miller via e-mail, fax or regular U.S. mail, or by uploading a copy of the administrative action to the NIPR attachment warehouse within thirty (30) days.

10. Respondent failed to report the March 12, 2025 Kansas administrative action within the thirty (30) days, as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Ex. 6. Furthermore, Mr. Miller testified that the Respondent never reported the March 12, 2025 Kansas administrative action, via any of the available means, to Agent Services.

11. Accordingly, Mr. Miller sent correspondence to Respondent's e-mail addresses on record, initially on April 24, 2025, advising the Respondent that the Kansas administrative action, in order to be compliant with N.C. Gen. Stat. § 58-33-32(k), should have been reported by April 12, 2025 to be reported within the required thirty (30) days, and was now considered late. *See* Pet'r's Exs. 8 and 9. Respondent was instructed to provide to Mr. Miller with a written response, along with documentation regarding the administrative action, within ten (10) days of receipt of the letter. *Id.*

12. Respondent did not respond to the April 24, 2025 correspondence.

13. Additionally, on May 5, 2025, Mr. Miller sent another e-mail to Respondent's e-mail addresses on record. In that e-mail, it was noted that Respondent failed to provide a response, or provide the requested documentation, as requested in Agent Service's previous correspondence. *See* Pet'r's Exs. 8 and 10. The e-mail communication on May 5, 2025 gave Respondent notice that unless he sent a copy of the Kansas administrative action, and a written statement to Agent Services within ten (10) days, Agent Services would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195 and may consider proceeding with an administrative action against his license. *Id.*

14. Respondent did not respond to the May 5, 2025 correspondence.

15. Additionally, on May 23, 2025, Mr. Miller sent another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the correspondence was also physically mailed to Respondent's residential, mailing and business address on record. *See* Pet'r's Exs. 8 and 11. This correspondence alerted Respondent that he appeared to be in violation of N.C. Gen. Stat. §§ 58-33-46(a)(2) and 58-33-32(k) and informed him that an informal telephonic conference had been scheduled for June 24, 2025 at 1:00 p.m. at the telephone number on record, to discuss the allegations of Respondent's failure to report the Kansas administrative action to the Department. *Id.*

16. Respondent did not respond to the May 23, 2025 correspondence and did not attend the scheduled June 24, 2025 informal telephonic conference.

17. Additionally, on June 30, 2025, Mr. Miller sent yet another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the correspondence was also physically mailed to the Respondent's residential, mailing and business address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service. *See* Pet'r's Exs. 8 and 12. This June 30, 2025 correspondence gave Respondent notice that formal proceedings would now be instituted, under Article 3A of Chapter 150B, and an Administrative Hearing would be scheduled in Raleigh, N.C. at a time and date to be determined. *Id.*

18. Respondent did not respond to the June 30, 2025 correspondence and Mr. Miller, and Agent Services, has not heard from him.

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. Respondent was properly served with the Notice of Administrative Hearing and Petition for Administrative Hearing in this matter, via certified U.S. mail, at his residential, mailing and business address on record, as reflected by the Affidavit of Service. Although he was properly served, he failed to attend the November 13, 2025 hearing or retain counsel to represent him.

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 by another state “within 30 days after the final disposition of the matter.” N.C. Gen. Stat. § 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 failed to report the Kansas administrative action taken by the State of Kansas Department of Insurance, effective March 12, 2025, to the Commissioner within thirty (30) days of the action’s final disposition, as is required by N.C. Gen. Stat. § 58-33-32(k).

5. Furthermore, Respondent has never reported, to date, the Kansas administrative action.

6. In addition, N.C. Gen. Stat. § 58-33-46(a)(2) states that the Commissioner may place on probation, suspend, revoke or refuse to renew the license of a licensee that 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.

7. By failing to report the Kansas administrative action within thirty (30) days of the action’s final disposition date, or ever, the Respondent violated a North Carolina insurance law within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2).

8. Based upon the evidence received and the applicable law, the undersigned Hearing Officer concludes that the Respondent’s license should be revoked under N.C. Gen. Stat. § 58-33-46(a)(2) for violating N.C. Gen. Stat. §§ 58-33-

32(k).

9. Additionally, pursuant to N.C. Gen. Stat. § 58-2-185 and 58-2-195, information from records required to be kept, pursuant to the provisions of this section, must be furnished to the Commissioner on demand.

10. Agent Service's evidence shows that Respondent failed to respond to the written requests from Mr. Miller, of April 24, 2025, May 5, 2025, May 23, 2025 and June 30, 2025, for documents and other information related to Agent Service's licensure investigation and enforcement file relating to Respondent, despite Respondent's obligations to provide information to Agent Services "on demand" pursuant to N.C. Gen. Stat. §§ 58-2-185 and 58-2-195.

11. Additionally, NCAC 06A.0811(b)(1) states that the Commissioner may suspend, revoke, or refuse to renew a license for failing to respond to Department inquiries within seven calendar days after the receipt of the inquiry or request.

12. Respondent received written inquiries from Department through Agent Service on April 24, 2025, May 5, 2025, May 23, 2025 and June 30, 2025. Respondent failed to rely to any of these written inquiries from Agent Services. As a result, Respondent's Non-Resident Producer License should be placed on probation, suspension, or revocation pursuant to 11 NCAC 06A.811(b) for his failure to respond to four written inquiries from the Department requesting information regarding the unreported Kansas administrative action.

14. Based on the evidence received and the applicable law, the undersigned Hearing Officer concludes that Respondent's North Carolina Non-Resident Insurance Producer License should be revoked pursuant to N.C. Gen. Stat. §§ 58-33-32(k), 58-33-46(a)(2), 58-2-185, 58-2-195 and 11 NCAC 06A.0811(b)(1), due to violation of the insurance laws of this State.

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

ORDER

Based on the foregoing Findings of Facts and Conclusions of Law, it is hereby ordered that Respondent's Non-Resident producer's license issued by the North Carolina Department of Insurance, is hereby **REVOKED**.

This Order becomes effective four (4) days after this Order has been placed in the USPS mail to Respondent's residential, mailing and business address of record

as evidenced by a Certificate of Service pursuant to N.C. Gen. Stat. § 58-2-69(b), (d), and (e).

This Order constitutes an adverse administrative action against Respondent's North Carolina insurance producer license that will be reported by the North Carolina Department of Insurance through the National Association of Insurance Commissioners (NAIC). Respondent may be required to timely report this adverse administrative action to other states in which he holds insurance licenses. Respondent should consult with the insurance regulators for the state in which he holds insurance licenses about their specific reporting requirements for adverse administrative actions.

This the 30th day of December, 2025.

A black rectangular box redacting the signature of the Hearing Officer.

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 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 Respondent at the residence, mailing and business address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b) and (d); via courtesy e-mail to Respondent; and via State Courier to Attorney for Petitioner, addressed as follows:

Mr. Terrence Gregory Dean
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terrence.dean@cnoinc.com
tgd33@yahoo.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3764 5809 89

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This the 30th day of December, 2025.



Raheema I. Moore
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