

NC DEPARTMENT OF INSURANCE NEWSLETTER



MAY 2019



COMMISSIONER'S CORNER

I want to take this opportunity to thank all the agents and adjusters for the hard work they have done over the past year.

Last year provided a lot of challenges for all of us as we dealt with floods in the East, tornados in the Piedmont and mudslides in the West. You and I know that there's nowhere we can live in the state – or anywhere else for that matter – that is not subject to some type of peril.

As I travel across North Carolina, I try to emphasize the importance of purchasing flood insurance. Far too few North Carolinians – fewer than 135,000 homeowners – have flood insurance. That's in a state with more than 10 million residents. As a result, when many homeowners make claims after a disaster, they hear these unwanted words: "You're not covered."

I'm working to dispel some myths about flood insurance. One is that if your mortgage company doesn't require flood insurance, you don't need it. Another is that you can't purchase flood insurance if you don't live in a flood zone.

Neither statement is true. FEMA officials tell me that a huge chunk of flood insurance claims come from people who live outside a flood zone. I've been telling people, if it rains on your property, you need flood insurance.

Some also say that flood insurance is expensive. The cost of flood insurance is relative to where you live. For many residents who don't live in a flood zone, it's quite affordable. And I'm working to make it more affordable.

If you or your customers want to know more about flood insurance, they can find more information at ncdoi.com. We're constantly updating our website. Feel free to link to it from your page.

I'm grateful for the work that you do and look forward to working with you as we continue to serve the people of North Carolina.



MIKE CAUSEY, INSURANCE COMMISSIONER

NCDOI.COM • 855.408.1212

FROM THE DEPUTY'S DESK



DR. MICHELLE OSBORNE, MBA, CIC NCDOI CHIEF DEPUTY COMMISSIONER

As the hurricane season approaches June 1, the North Carolina Department of Insurance has scheduled thirty-seven town hall meetings to hear from consumers and to bring awareness of the need for flood insurance. This is an opportunity to educate the public and the industry on various insurance issues, such as understanding benefits and policy limitations and tips on settling claims. Chief Deputy Dr. Michelle Osborne will lead these informative town hall meetings.

Commissioner Causey is excited to announce a flood insurance course to be taught in five locations across the state: two at the coast, one in Raleigh, one near Charlotte and one in Western Carolina. These free continuing education courses are designed to prepare agents, adjusters, realtors and mortgage loan officers with the flood insurance information needed for our state's consumers.

NCDOI is also proud to introduce a new mobile app that will be ready to use next month. This app will provide agents and adjusters information concerning their continuing education credit hours and where to find courses. The app will also push out important information to licensees and consumers in the event of a disaster. The app will also have information that includes disaster preparedness, the details on Insurance Camps and Victim Assistance Centers and how to file a complaint.

Please remember to visit our website at www.ncdoi.com and follow the N.C. Department of Insurance on our Twitter feed @ncinsurancedept to find important information concerning disaster resources, hot topics, licensing and continuing education. We believe education and preparation are key to helping all licensees and consumers in the event of any disaster.

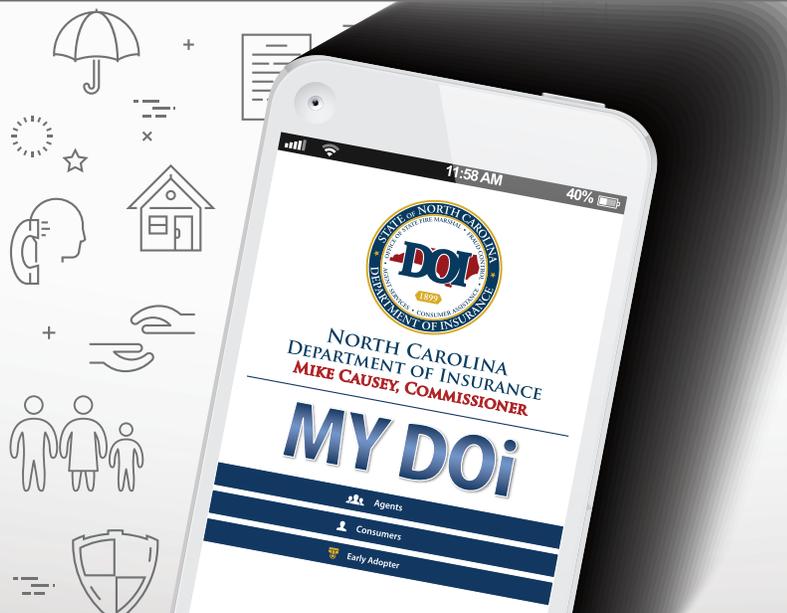
Michelle J. Osborne

MY DOI FEATURES:

View your transcript to know where you stand with CE Credits

Search for courses by provider, date, category and location

Find helpful CE Provider Information



NC DEPARTMENT OF INSURANCE TOWN HALL MEETINGS

May 14, 2019

New Hanover County | 10:00 a.m.
BB&T Auditorium
Cape Fear Community College
4500 Blue Clay Rd.
Castle Hayne, NC 28429

Brunswick County | 2:00 p.m.
Commissioner's Chamber
30 Government Center Drive, NE
Bolivia, NC 28422

May 15, 2019

Pamlico County | 10:00 a.m.
DSS Building
828 Alliance Main St.
Bayboro, NC 28515

May 21, 2019

Carteret County | 7:00 p.m.
Morehead City, NC

May 23, 2019

Wayne County | 2:00 p.m.

Please continue to periodically check our website for the date, time and location of Town Hall Meetings. These meetings will be open to consumers, agents, adjusters and other interested parties to discuss matters pertaining to disaster preparedness, flood insurance and other interesting topics.

CONTINUING EDUCATION COURSE: FLOOD INSURANCE – PROTECTING CONSUMERS AND AGENTS

Please continue to periodically check our website for the date, time and location of classes. You will receive an email invitation when a class is available in your area if your correct business email address is on file with the Department. You can update your information using the free email and address maintenance tool on our web site [HERE](#). Please be advised this course is being evaluated for continuing education credits for insurance producers and real estate agents.

July 18, 2019

8:30 a.m. – 12:30 p.m.
Craven Community College
800 College Court
New Bern, NC 28562
Conference Held: Orringer Auditorium

July 24, 2019

8:30 a.m. – 12:30 p.m.
Wake Technical Community College (Wake Med Raleigh Campus)
Perry Health Sciences Campus facility
2901 Holston Lane
Raleigh, NC 27610
Conference Held: 2 multi-purpose classrooms
(Theater/Classroom)

July 25, 2019

9:00 a.m. – 1:00 p.m.
Brunswick Community College
Odell Williamson Auditorium
50 College Road
Bolivia, NC 28422
Conference Held: Odell Williamson Auditorium

August 13, 2019

8:30 a.m. – 12:30 p.m.
Guilford Technical Community College
601 East Main Street
Jamestown, NC 27282
Conference Held: Medlin Room 008

September 18, 2019

8:30 a.m. – 12:30 p.m.
Appalachian State University
Brantley Risk & Insurance Center
Boone, NC 28608-2058
Conference Held: 201 AB Ballroom & 226 Linville Falls Room

NC License/NPN#	Action	Date of Action
PRODUCERS		
Tarasheda Jackson License #: 18862614	License Denial Accident & Health	10/4/2018
Fernando Set Degracia License #: 18462075	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity	10/22/2018
Mario J. Garcia License #: 609238	Voluntary Settlement Agreement Nonresident Accident & Health	10/22/2018
Tibor Klein License #: 6076993	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	10/22/2018
Justin H. Lampert License #: 17171193	License Denial Property, Casualty	10/23/2018
Richard Chase Kernodle License #: 17260140	License Revocation Nonresident Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	10/29/2018
Don W. Traywick License #: 7270657	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	11/14/2018
Aviena Love License #: 9003368	Voluntary Settlement Agreement Nonresident Personal Lines	11/19/2018
Laura Lee L Hanning License #: 18957675	License Denial Life, Accident & Health	11/21/2018
Bobbie Scott Hinson Jr. License #: 18913183	License Denial Accident & Health	11/21/2018
Anthony Mikalauskas License #: 16804236	License Revocation Nonresident Life, Accident & Health	11/27/2018
Jose Segura License #: 7749677	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Variable Life & Variable Annuity	11/29/2018
Stephen R. Hand License #: 22048	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	11/30/2018
Daniel Everett Walker License #: 17424418	Voluntary Settlement Agreement Nonresident Life	11/30/2018
Felicia Williams License #: 18974803	License Denial Credit Agent	12/13/2018
Leantha Dell Bailey License #: 18939335	License Denial Accident & Health	12/13/2018
Leslie Rhodes Koonce License #: 2114847	Voluntary Surrender Nonresident Life, Accident & Health, Variable Life & Variable Annuity	12/17/2018

NC License/NPN#	Action	Date of Action
Jamarr Mayes License #: 17055897	Voluntary Settlement Agreement Nonresident Accident & Health	12/17/2018
Zachary Calvin Gurley License #: 16768213	Voluntary Surrender Life	12/27/2018
Andrew Link License#: 8984169	Voluntary Surrender Nonresident Property, Casualty	1/3/2019
Shanalyn Renea Henderson License #: 18335146	Voluntary Settlement Agreement Nonresident Property, Casualty	1/4/2019
Robin D. Walden License #: 7304258	Voluntary Surrender Property and Casualty	1/14/2019
Carissa S. Griffin License #: 5309927	Voluntary Settlement Agreement Nonresident Life, Accident & Health	1/22/2019
Justin Marc Howard License #: 8797740	Voluntary Settlement Agreement Nonresident Property, Casualty	1/22/2019
Thomas A. Dus License #: 511476	Voluntary Settlement Agreement Nonresident Property, Casualty	2/21/2019
Lucas A. Burton License #: 7830909	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/28/2019
Nicole Dillon License#: 11802822	Voluntary Surrender Nonresident Property, Casualty	3/5/2019
Candace Nichole Parker License #: 16604073	Voluntary Surrender Property, Casualty	3/9/2019
Doron Sterling License #: 585144	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	3/13/2019
Craig M. Barrett License #: 1711324	Voluntary Surrender Nonresident Life, Accident & Health, Personal Lines	3/15/2019
Joseph G. Mahaffey Jr. License #: 7540452	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/15/2019
Christopher Lason License #: 18244523	Voluntary Surrender Nonresident Life, Accident & Health	3/19/2019
Porchia Chavis License #: 6587340	Voluntary Surrender Property and Casualty	3/22/2019
Amy Ross License #: 17900372	Voluntary Surrender Nonresident Life, Accident & Health	3/25/2019
Dominic F. Alessi License #: 10219029	Voluntary Settlement Agreement Nonresident Property, Casualty	3/26/2019
Steven Paul Silverstein License #: 708041	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/27/2019
Lori C. Arnoe License #: 2773979	Voluntary Surrender Nonresident Life, Accident & Health	3/28/2019

COLLECTION AGENCIES

Sutherland Mortgage Services, Inc. License #: 104247	Voluntary Settlement Agreement Foreign Collection Agency	10/25/2018
Comprehensive Legal Solutions License #: 107692	Voluntary Settlement Agreement Domestic Collection Agency	11/19/2018
National Healthcare Collections LLC License #: 112906	Voluntary Settlement Agreement Foreign Collection Agency	11/27/2018
Citation Collection Services LLC - Indianapolis, IN License #: 104017	Voluntary Settlement Agreement Foreign Collection Agency	12/17/2018

BUSINESS ENTITIES

Metlife Auto & Home Insurance Agency, Inc. License #: 662531	Voluntary Settlement Agreement Nonresident Corporation	11/16/2018
Ventinsure, LLC License #: 16606969	Voluntary Settlement Agreement Nonresident Corporation	11/20/2018
Atlantic Charter Ins Grp Inc License #: 3649683	Voluntary Settlement Agreement Nonresident Corporation	11/27/2018
Inspire Closing Services LLC License #: 17685934	Voluntary Settlement Agreement Nonresident Corporation	12/17/2018
Swan Title Corporation License #: 9628188	Voluntary Settlement Agreement Nonresident Corporation	3/12/2019
Ironwood Ins Services LLC License #: 9310348	Voluntary Settlement Agreement Nonresident Corporation	3/19/2019
Medova Healthcare Financial Group LLC License #: 8164695	Voluntary Settlement Agreement Nonresident Surplus Lines Business Entity	3/27/2019

ADJUSTERS

Jospeh Fitzgerald Lahatte Jr. License #: 15901993	License Denial Nonresident Company/Independent Firm Adjuster	12/14/2018
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PREMIUM FINANCE COMPANIES

Associated Risk Managers Finance Company License #: 543	Voluntary Settlement Agreement Foreign Premium Finance Company	10/25/2018
Piedmont Premium Finance, Inc. License #: 543	Voluntary Settlement Agreement Domestic Premium Finance Company	12/7/2018