

# NC DEPARTMENT OF INSURANCE NEWSLETTER



OCT 2023

## COMMISSIONER'S CORNER



It's been a very busy time at the NC Department of Insurance, as we enter the final stretch of 2023 and the upcoming holiday season. The various departments within DOI have been reporting on the many ways they are continuing to help North Carolina residents and protect consumers.

Our Senior's Health Insurance Information Program (SHIIP) has been preparing for the upcoming Medicare Open Enrollment Period. We just hosted our annual SHIIP Conference in Greensboro with 135 attendees in person.

Our Operation Medicine Drop program continues to be a successful partnership with law enforcement, fire departments, hospitals and pharmacies across the state. So far this year, we have properly disposed of and incinerated over 17 million outdated or expired pills, helping to keep our communities safer with fewer drugs on the streets.

We have seen vast improvements in approximately 80 percent of the 1,215 fire departments we inspect for ISO class ratings. A safer and better working fire station means a safer and healthier community, as well as lower homeowners insurance premiums for those homes and businesses within the fire district.

Our Fraud Control Group continues to work tirelessly to combat insurance fraud and raise awareness about the expensive havoc fraud wrecks on our society. I'm happy to announce that our Criminal Investigations Division has joined with another state agency, the Department of Health and Human Services, and the federal Social Security Administration to form a Cooperative Disability Investigations (CDI) unit to combat disability fraud.

The CDI's primary mission will be to uncover illegal acts by investigating statements and activities that raise suspicion of disability fraud by people filing claims, medical providers, interpreters or other service providers.

This much needed and specialized unit and partnership is another way we are fighting fraud on all fronts. It will bring together highly trained and experienced experts from multiple agencies during a time when fighting fraud is essential to protect consumers. The Department of Insurance is proud to be a major part of it.

We're looking forward to a great end to 2023 and getting ready for an even better 2024.

Thank you for all that you do.



MIKE CAUSEY, INSURANCE COMMISSIONER

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# FROM THE DEPUTY'S DESK

## JACQUELINE R. OBUSEK NCDOT CHIEF DEPUTY COMMISSIONER



Surplus Lines insurance is any insurance in North Carolina that covers resident risks (located or to be performed in North Carolina) that may be placed with an eligible Surplus Lines insurer, and to place such coverage you must hold a valid Surplus Lines License.

As defined by N.C.G.S. § 58-21-10(9): ““Surplus lines licensee” means a person licensed under G.S. 58-21-65 to place insurance on risks resident, located, or to be performed in this State with a nonadmitted domestic surplus lines insurer or with nonadmitted insurers eligible to accept such insurance.”

The question often asked though is, “Do I need a Surplus Lines License?”

To help answer this question the Department has crafted a chart to outline some of the more common activities that occur with Surplus Lines policies and placed that chart on our website. The chart can be accessed on the [NCDOT web site](#).

This chart is not all encompassing for Surplus Lines activities, but it does provide a strong foundation for answering the question as to whether a license is needed.

So, if an individual finds themselves in need of a Surplus Lines License, then the following steps are to be followed:

1. Complete and submit to the Agent Services Division of the North Carolina Department of Insurance “Application for License to Represent a Surplus Lines Insurer.” The application is available online at [www.nipr.com](http://www.nipr.com).
2. Pay the annual license fee of \$50.00 and the processing fee of \$44.00.
3. Keep a record of all business placed with such surplus lines insurers in accordance with General Statute 58-21-75.
4. Stamp or write in contrasting color and 12-point type or in 12-point type and underlined and in bold print on the first page and on the filing face of the policy so issued the words: “The insurance company with which this coverage has been placed is not licensed by the State of North Carolina and is not subject to its supervision. In the event of the insolvency of the insurance company, losses under this policy will not be paid by any State insurance guaranty or solvency fund.”

Additionally, with the passage of House Bill 262, effective January 1, 2017, the North Carolina Surplus Lines Stamping Office (NC Stamping Office) commenced processing Surplus Lines premium tax transactions for all Surplus Lines licensees (Resident and Non-Resident) except for Risk Purchasing Groups and Independent Procurement. Surplus Lines premium taxes for Risk Purchasing Groups and Independent Procurement continue to be filed directly with NCDOT.

Both Resident and Non-Resident individual Surplus Lines licensees are required to be active members of the North Carolina Surplus Lines Association (NCSLA) pursuant to NC General Statute 58-21-40(d) to retain a Surplus Lines License and allow access to the SLIP filing system. In cases where there are multiple North Carolina Surplus Lines licensees in one office, all licensees will be required to be members of the NCSLA before the office is granted access to SLIP.

Starting with the 2021-2022 membership year, the NCSLA Board of Directors decided to eliminate the NCSLA membership dues. Any individual Surplus Lines licensee (Resident or Non-Resident) will automatically become a member when they receive or renew their North Carolina Surplus Lines License.

As of September 18, 2023, in North Carolina there are 781 Resident and 4,053 Non-Resident Surplus Lines individual licensees; along with 62 Resident and 888 Non-Resident Surplus Lines business entity licensees.

## **Medicare Open Enrollment Period (OEP) runs from Oct. 15 through Dec. 7 each year.**

During this time, people with Medicare can review features of Medicare plans offered in their area and make changes to their Medicare coverage, which go into effect on January 1st of the following year. These changes include switching from traditional Medicare to a Medicare Advantage plan (or vice versa), switching between Medicare Advantage plans, and electing or switching between Medicare Part D prescription drug plans.

Medicare beneficiaries are encouraged to review their current coverage during the annual open enrollment period and compare other options that are available where they live. Because an individual's medical needs can change over the course of the year, and from one year to the next, this may influence their priorities when choosing how they want to get their Medicare benefits. Medicare Advantage and Medicare prescription drug plans typically change from one year to the next and may vary in ways that could impact a person's access to providers and costs.

# REGULATORY ACTIONS

NC License/NPN#	Action	Date of Action
<b>PRODUCERS</b>		
Casey Renee Neal License #: 20482848	License Denial Life	11/21/2022
Julio J Abreu License #: 20477994	License Denial Life	12/6/2022
Michael Cameron Penny License #: 20445566	License Denial Title	12/6/2022
Eric Oster Jr License #: 16546338	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/3/2023
Christopher D Jones License #: 16847639	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/5/2023
Kallio Nye Warren License #: 17517008	Voluntary Surrender Nonresident Life, Accident & Health	1/5/2023
Thomas Joseph Williams Jr License #: 17747544	Voluntary Surrender Nonresident Life, Accident & Health	1/5/2023
Mary Perry License #: 19782959	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/6/2023
William Hajdu License #: 19053883	Voluntary Surrender Nonresident Personal Lines	1/9/2023
Tareq R Al-Abbasi License #: 13057373	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/10/2023
Esdras Domenech License #: 18152451	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	1/12/2023
Laneka Lombrano License #: 19655846	Voluntary Surrender Life, Accident& Health	1/17/2023
Lamont Campbell License #: 18281854	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/19/2023
Edward Martin Banks License #: 17038303	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	1/20/2023
Valencia P Trice License #: 18170022	Voluntary Settlement Agreement Nonresident Property, Casualty	1/25/2023
Craig L Walser License #: 17666257	License Revocation Life, Accident & Health, Medicare Supplement/Long Term Care	1/25/2023

NC License/NPN#	Action	Date of Action
Ronald David Abrams License #: 328623	Voluntary Surrender Nonresident Property, Casualty	1/26/2023
Phillip Michael Resler License #: 19301212	Voluntary Surrender Nonresident Life, Accident & Health	1/27/2023
Kayayetta D Dukes License #: 15777990	Voluntary Surrender Nonresident Life, Accident & Health	1/30/2023
Beaujolais C Rodriguez License #: 19542516	Voluntary Settlement Agreement Nonresident Life, Accident & Health	1/31/2023
Barry Sayavong License #: 20162621	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/3/2023
Becky Louise Skelton License #: 16961325	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	2/7/2023
Jerimie Ernest Archie License #: 19950158	Voluntary Surrender Nonresident Life	2/10/2023
Jason McElroy License #: 17274791	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	2/16/2023
Nikolaos L Paras License #: 15918699	Voluntary Settlement Agreement Nonresident Property, Casualty	2/17/2023
Kelly Pittier License #: 8000343	Voluntary Settlement Agreement Nonresident Property, Casualty	2/24/2023
Wilson Ennis Barker III License #: 17953112	License Revocation Nonresident Life	3/2/2023
Shauncey R Galarza License #: 19370571	Voluntary Settlement Agreement Nonresident Life	3/2/2023
Matthew S McClay License #: 7270371	License Revocation Nonresident Life, Accident & Health	3/2/2023
Kelsey Joanne McCoy License #: 18615179	Voluntary Surrender Nonresident Property, Casualty	3/6/2023
Jessica L Feddersen License #: 19210081	Voluntary Settlement Agreement Nonresident Personal Lines	3/7/2023
Bradley Feldman License #: 17884126	License Revocation Nonresident Life, Accident & Health	3/7/2023
Chad Michael Ryan Foley License #: 18761169	License Revocation Nonresident Property, Casualty	3/7/2023
Keith W Hiller License #: 1154075	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Variable Life & Variable Annuity	3/7/2023
Minh Thong Nguyen License #: 18278799	Voluntary Surrender Nonresident Life, Accident & Health	3/7/2023
Kenneth Charles Scott License #: 15471241	License Revocation Nonresident Life	3/8/2023

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Uwe Schneehagen License #: 8697660	Voluntary Surrender Nonresident Life, Accident & Health	3/10/2023
Leslie Marsh License #: 3304475	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/13/2023
Frank A Gutta License #: 435346	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/16/2023
Charles Hughes License #: 19044179	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	3/21/2023
Danilo Vasquez License #: 19865195	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	3/22/2023
Tierrian Lemon License #: 17888755	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	3/23/2023
Asia Stewart License #: 20222935	Voluntary Settlement Agreement Nonresident Life, Accident & Health	3/24/2023
Charles D Bradsher License #: 6591771	Voluntary Settlement Agreement Property, Casualty	3/30/2023
Dyan B Conway License #: 2318706	Voluntary Settlement Agreement Property, Casualty	3/30/2023
Karen Zahn License #: 19107671	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/ Long Term Care	3/31/2023
Landon Tyler Harper License #: 19395229	Voluntary Settlement Agreement Life, Property, Casualty	4/4/2023
Savannah Morales License #: 19647717	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	4/3/2023
Ralph A Valente License #: 1984067	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/4/2023
Jessica Delisca License #: 16183285	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	4/10/2023
Charles R Lindsay III License #: 7124819	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care, Variable Life & Variable Annuity	4/10/2023
Brendon William Thomas License #: 17645651	Voluntary Settlement Agreement Nonresident Life, Accident & Health	4/10/2023
Tegan Paige Boone License #: 19677458	Voluntary Surrender Accident & Health	4/11/2023
Martin D Hensley License #: 6592582	Voluntary Settlement Agreement Life	4/11/2023

NC License/NPN#	Action	Date of Action
Becky Louise Skelton License #: 16961325	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	4/11/2023
Elizabeth Speakman License #: 20369285	Voluntary Surrender Nonresident Personal Lines	4/12/2023
Gunnar Wilson Schultz License #: 16997566	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care, Variable Life & Variable Annuity	4/18/2023
Donald Tidwell License #: 19893467	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	4/19/2023
William M Orange License #: 16585597	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	4/25/2023
Leonard Raymond Dyer License #: 7400749	Voluntary Surrender Nonresident Property, Casualty	4/2/2023
Mack L Fuller Jr License #: 13758340	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	4/27/2023
Christopher S Harrison License #: 6553613	Voluntary Surrender Limited Representatives	4/27/2023
Kenston Lydell Taylor License #: 20613093	License Denial Life	4/27/2023
Juan V Papadopoulos License #: 14412724	Voluntary Settlement Agreement Nonresident Property, Casualty	5/1/2023
Andre Dixon License #: 19101138	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/1/2023
Michael Gates License #: 17062537	Voluntary Surrender Nonresident Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	5/2/2023
Morgan Lee Engbrecht License #: 18079561	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/3/2023
Zachary Willmon License #: 18515614	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty	5/4/2023
J. William King License #: 2765426	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/8/2023
Mitzi Carmen Pierre Louis License #: 17657031	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/8/2023
Abdi Jean Pierre License #: 19895309	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/11/2023

NC License/NPN#	Action	Date of Action
Jaime Estrada License #: 19274268	Voluntary Surrender Nonresident Property, Casualty, Personal Lines	5/10/2023
Jonathon David Jones License #: 15379142	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	5/11/2023
Aaron Moton License #: 18333924	Voluntary Settlement Agreement Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/11/2023
Magallanes Renteria Erese Jr License #: 20000331	Voluntary Surrender Nonresident Life, Accident & Health	5/12/2023
Robert W Heffernan Jr License #: 6547079	Voluntary Surrender Life, Accident & Health, Property, Casualty	5/12/2023
Andre Berry License #: 19435601	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/16/2023
James Elder License #: 17184783	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/18/2023
Mark J Zayti License #: 992770	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/22/2023
LaShawn Monique Wilkerson License #: 3524772	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	5/23/2023
Mary V Early License #: 8891168	Voluntary Surrender Life, Accident & Health, Property, Casualty	5/24/2023
David B Hollar License #: 8966640	Voluntary Settlement Agreement Life, Accident & Health. Property, Casualty, Medicare Supplement/Long Term Care	5/25/2023
Colin Crean MacDonald License #: 7086141	Voluntary Settlement Agreement Nonresident Life, Accident & Health	5/25/2023
Brennan Wolfe License #: 16913785	Voluntary Surrender Nonresident Personal Lines	5/25/2023
Tia Michelle Holliday License #: 19434617	Voluntary Surrender Nonresident Property, Casualty	5/30/2023
Terry Wayne Brown License #: 5442613	Voluntary Settlement Agreement Nonresident Life	6/1/2023
Charles A Newsome License #: 15758416	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty	6/1/2023
Alejandro Caamano License #: 18729786	Voluntary Surrender Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care, Variable Life & Variable Annuity	6/2/2023
Joshua Fisher Hostetter License #: 19959705	Voluntary Surrender Property, Casualty	6/2/2023
Phillip Gregory Sanchez License #: 20367421	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/2/2023

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
Howard Waldman License #: 18696115	Voluntary Surrender Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	6/2/2023
Courtney Sneed License #: 20076388	Voluntary Surrender Nonresident Personal Lines	6/5/2023
Allon F Martin License #: 19929084	License Revocation Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/8/2023
Nikolaos L Paras License #: 15918699	Voluntary Settlement Agreement Nonresident Property, Casualty	6/9/2023
Callie Haven Edmonds License #: 20270277	Voluntary Surrender Life, Accident & Health, Medicare Supplement/Long Term Care	6/15/2023
Evette Nolano License #: 20005843	Voluntary Surrender Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/15/2023
John Sydney Alexander License #: 19180330	License Revocation Nonresident Life, Accident & Health	6/16/2023
Samantha Uwagboe License #: 19821426	License Revocation Nonresident Life, Accident & Health, Medicare Supplement/Long Term Care	6/20/2023
Didier Desrouleaux License #: 10684167	Voluntary Surrender Nonresident Life, Accident & Health	6/22/2023
Ramon L Munroe License #: 19238239	Voluntary Settlement Agreement Life, Accident & Health, Property, Casualty, Medicare Supplement/Long Term Care	6/23/2023
Michelle Encarnacion License #: 19888577	Voluntary Surrender Nonresident Accident & Health, Personal Lines, Medicare Supplement/Long Term Care	6/26/2023
Stephen William Brooks Sr License #: 18568455	Voluntary Settlement Agreement Nonresident Accident & Health, Medicare Supplement/Long Term Care	6/29/2023
Chad E McCoy License #: 815256	Voluntary Surrender Nonresident Property, Casualty	6/29/2023

## **BUSINESS ENTITIES**

Mutual Med Insurance Services Southeast LLC License #: 19567194	Voluntary Settlement Agreement Nonresident Corporation, Partnership	1/19/2023
S J Abrams & Co Inc License #: 13954	Voluntary Surrender Nonresident Corporation	1/26/2023
American Portfolios Financial Services, Inc. License #: 1985955	Voluntary Settlement Agreement Nonresident Corporation	1/27/2023
Premier Health Solutions LLC License #: 17126394	Voluntary Settlement Agreement Nonresident Corporation	3/10/2023
Allen Money Insurance Services, LLC License #: 14717712	Voluntary Settlement Agreement Corporation	3/16/2023

<b>NC License/NPN#</b>	<b>Action</b>	<b>Date of Action</b>
MUREM, INC License #: 20033213	Voluntary Surrender Nonresident Corporation	3/28/2023
Ten 250 Corporation License #: 17197729	Voluntary Settlement Agreement Nonresident Corporation	3/30/2023
Capital Finance & Insurance, LLC License #: 16180506	Voluntary Settlement Agreement Corporation	4/10/2023
Sharpe & Associates Insurance Agency LLC License #: 11427738	Voluntary Settlement Agreement Nonresident Corporation	4/13/2023
Poinsett Insurance Agency License #: 8292700	Voluntary Settlement Agreement Nonresident Corporation	5/8/2023
American Claims Management, Inc. License #: 3184634	Voluntary Settlement Agreement Nonresident Corporation	5/16/2023
Custom Ins Solutions LLC License #: 16973753	Voluntary Settlement Agreement Nonresident Corporation	5/19/2023
Bestow Agency LLC License #: 18355573	Voluntary Settlement Agreement Nonresident Corporation	6/1/2023
United Aline Co Ltd License #: 4646368	Voluntary Settlement Agreement Nonresident Corporation	6/9/2023
Heathergrey Corp License #: 16160616	Voluntary Settlement Agreement Nonresident Corporation	6/16/2023

## COLLECTION AGENCIES

First Financial Resources, Inc. DBA First Financial Resources of MA, Inc License #: 119506600	Voluntary Settlement Agreement Foreign Collection Agency	1/31/2023
Bluegreen Servicing LLC License: 119504347	Voluntary Settlement Agreement Foreign Collection Agency	2/28/2023

## ADJUSTERS

Tanya Thomas License #: 8534168	License Revocation Nonresident Adjuster	1/18/2023
Michelle Sitzlar License #: 8450934	Voluntary Settlement Agreement Nonresident Adjuster	2/16/2023
Marilyn Carta License #: 19665177	Voluntary Settlement Agreement Adjuster	3/2/2023
Kelly Lynn Thompson License #: 20313427	Voluntary Settlement Agreement Nonresident Adjuster	3/16/2023
Asia Rae Wurster License #: 19097209	Voluntary Surrender Nonresident Public Adjuster	4/26/2023
Laura Kaye Stallard License #: 20271053	Voluntary Surrender Nonresident Adjuster	5/18/2023