

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
EZEKIEL EDWARDS
(NPN # 20699798)

Respondent.

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ORDER AND
FINAL AGENCY DECISION

Docket Number: 2318

THIS MATTER came on for hearing on October 23, 2025, in the Hearing Room of the North Carolina Department of Insurance located at 3200 Beechleaf Court, Wake County, North Carolina, before the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance ("Commissioner") under N.C. Gen. Stat. § 58-2-55.

Petitioner, Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "Agent Services") was present and represented by Assistant Attorney General Whitney N. Shaffer. Respondent Ezekiel Edwards (hereinafter, "Respondent") did not appear.

Petitioner's Exhibits 1 through 10, and all subparts, were admitted into evidence.

Jeff Miller, Complaint Analyst, appeared and testified on behalf of Petitioner.

BASED UPON the careful consideration of the evidence and arguments presented at the hearing by Agent Services, and based upon the entire record in this 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 the insurance laws of North Carolina and for regulating and licensing insurance producers.

2. At all relevant times herein, Respondent held a Nonresident Producer license with authority for accident and health or sickness and Medicare

supplement/long term care insurance. Respondent's National Producer License Number (NPN) is 20699798. *See* Pet'r's Ex. 3.

3. At all relevant times, Respondent was a resident of the state of Florida. Respondent's residential, business and mailing address on record with the Department are located in Florida. *See* Pet'r's Ex. 3.

4. Service of the Notice of Administrative Hearing providing Respondent with due notice of the October 23, 2025 hearing was perfected on September 26, 2025 by U.S. certified mail, return receipt requested, addressed to Respondent at the residence address provided to the Department by Respondent, as shown by the Affidavit of Service admitted into evidence at the hearing. *See* Pet'r's Ex. 2.

5. On July 31, 2023, Respondent applied for a nonresident insurance producer license in North Carolina. *See* Pet'r's Ex. 4.

6. Respondent's nonresident insurance producer license was issued to him on September 8, 2023. *See* Pet'r's Ex. 3 and 7a.

7. As part of the process of applying for a nonresident insurance producer license, Respondent answered a series of background questions. As to the question "Have 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 answered, "No." *See* Pet'r's Ex. 4.

8. Before the issuance of his North Carolina license, while his application was pending, Respondent was named in two administrative proceedings regarding his professional licensure in other states. *See* Pet'r's Ex. 4, 8, and 9.

9. On August 18, 2023, Respondent received an adverse administrative action from the Arizona Department of Insurance and Financial Institutions ("ADIFI") in the form of a license denial (hereinafter, the "Arizona Action"). *See* Pet'r's Ex. 9. ADIFI entered the Arizona Action into Respondent's regulatory action report (RIRS Report) maintained by the National Association of Insurance Commissioners ("NAIC") on January 17, 2024, after Respondent's North Carolina license was issued by the Department. *See* Pet'r's Ex. 5.

10. On August 29, 2023, Respondent received an adverse administrative action from the Kansas Department of Insurance ("KDI") in the form of a license denial (hereinafter, the "Kansas Action"). *See* Pet'r's Ex. 8. KDI entered the Kansas Action into Respondent's RIRS Report maintained by NAIC on January 24, 2024, after Respondent's North Carolina license was issued by the Department. *See* Pet'r's Ex. 5.

11. Respondent did not disclose either the Arizona Action or the Kansas Action to the Department prior to the issuance of his nonresident insurance producer license on September 8, 2023. *See* Pet'r's Ex. 6.

12. On July 24, 2024, Respondent received an adverse administrative action from the California Department of Insurance ("CDI") in the form of a license revocation (hereinafter, the "California Action"). *See* Pet'r's Ex. 10.

13. On July 31, 2024, CDI entered a PIC alert regarding the California Action into Respondent's regulatory action report (RIRS Report) maintained by NAIC. *See* Pet'r's Ex. 5. Agent Services received the PIC alert and assigned the matter to Complaint Analyst Jeff Miller.

14. N.C. Gen. Stat. § 58-33-32(k) requires a 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. The report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the actions."

15. Mr. Miller testified that producers are permitted to report administrative actions taken against them by various means, including e-mail, mail, fax, and by uploading a copy of the written administrative action to the National Insurance Producer Registry ("NIPR") attachment warehouse.

16. As of the October 23, 2025 hearing date, Respondent had not reported the Arizona Action, the Kansas Action, or the California Action to Agent Services via any of the methods listed above. *See* Pet'r's Exs. 5 and 6.

17. On August 5, 2024, Mr. Miller sent Respondent an e-mail to the electronic address on record with the Department, informing Respondent that Agent Services had learned about the unreported California Action and explained that N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state or by another government agency in this State within thirty days after final disposition of the action. Mr. Miller also explained that the Department had become aware of the Kansas Action and the Arizona Action, which were not reported within thirty days of the final disposition of the action, and which were not reported prior to the issuance of Respondent's license. Mr. Miller requested that Respondent send a written response within 10 days of the letter. *See* Pet'r's Ex. 7a.

18. Respondent did not provide a written response within ten (10) days as requested by Agent Services. Mr. Miller sent Respondent a follow-up e-mail on August 15, 2024. *See* Pet'r's Ex. 7b. Respondent did not provide a response to the follow-up letter.

19. On September 10, 2024, Mr. Miller informed Respondent via e-mail and U.S. mail that the Department would discuss the allegations with Respondent during an telephonic informal conference on October 17, 2024, at 2:00 P.M. *See* Pet'r's Ex. 7c.

20. Respondent did not attend the informal conference on October 17, 2024.

21. Because of Respondent's failure to provide requested documentation, Agent Services was unable to resolve the matter informally with the Respondent through an informal conference and thus referred this matter to the Attorney General's office for preparation of a Petition for Administrative Hearing and Notice of Administrative Hearing against Respondent.

22. Respondent violated N.C. Gen. Stat. § 58-33-32(k), as the effective date of the Arizona Action was August 18, 2023, and more than thirty days had passed without Respondent reporting this action to the Department.

23. Respondent violated N.C. Gen. Stat. § 58-33-32(k), as the effective date of the Kansas Action was August 29, 2023, and more than thirty days had passed without Respondent reporting this action to the Department.

24. Respondent violated N.C. Gen. Stat. § 58-33-32(k), as the effective date of the California Action was July 24, 2024, and more than thirty days had passed without Respondent reporting this action to the Department.

25. Respondent has not demonstrated a continuing interest in retaining his North Carolina insurance license as evidenced by his failure to respond or communicate with the Department, nor has he demonstrated a willingness to comply with the North Carolina insurance laws and regulations.

CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner, and the Commissioner has jurisdiction over the parties and the subject matter.

2. Respondent was properly served with the Notice of Administrative Hearing in this matter pursuant to Rule 4 of the North Carolina Rules of Civil Procedure.

3. N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state within thirty days after the final disposition of the matter. The report "shall include

a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the actions.”

4. Respondent violated N.C. Gen. Stat. § 58-33-32(k) by failing to report the adverse administrative actions against his license in Arizona, Kansas and California within thirty days of the respective effective dates of those actions.

5. N.C. Gen. Stat. § 58-33-46(a)(2) states that the Commissioner may 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. Sufficient grounds exists for Respondent’s Nonresident Producer license to be revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) based upon his failure to timely report the Arizona, Kansas and California Actions to the Department within thirty days of the respective effective dates of those actions (or ever) in violation of N.C. Gen. Stat. § 58-33-32(k).

7. Respondent’s failure to respond to the Department and failure to provide requested information and records to Agent Services indicates that Respondent does not have a continuing interest in retaining his North Carolina Nonresident Producer license issued by the Department.

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

ORDER

It is ORDERED that Respondent’s North Carolina nonresident insurance producer license issued by the North Carolina Department of Insurance is hereby REVOKED as of the date of the signing of this order.

This 29th day of June, 2026.



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

Ezekiel Edwards
3810 Tennessee Ave
Fort Lauderdale, FL 33312
zekedonrpr@gmail.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3764 5813 86

Whitney N. Shaffer
Assistant Attorney General
N.C. Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(Attorney for Petitioner)

This 30th day of June, 2026.



Raheema I. Moore
Clerk of Court for Administrative Hearings
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