



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

3. Since June 23, 2022, Respondent has held a nonresident insurance producer license with lines of authority in accident and health or sickness, Medicare supplement and long term care. *See* Pet'r Exs. 10 and 11.

4. On June 15, 2023 and June 21, 2023, the Department contacted Respondent at the mailing address of 1550 Sawgrass Corporate Parkway, Sunrise, Florida 33323-2818 and e-mail addresses of [gbernandez@enhancehealth.com](mailto:gbernandez@enhancehealth.com) and [greydi.hernandez@gmail.com](mailto:greydi.hernandez@gmail.com) to inform the Respondent of the potential violations to North Carolina insurance laws. *See* Pet'r Exs. 10-11 and 18-19.

5. Agent Services received notification that Respondent had administrative actions against her licenses in New York and Kansas by a "PIC alert," which is an automatic notification system through the NAIC ("National Association of Insurance Commissioners"). *See* Pet'r Exs. 16 and 17.

6. A licensee may report an administrative action against his or her license by uploading a copy of the administrative action to the NIPR attachment warehouse or reporting the administrative action directly to NCDOI by USPS mail, facsimile or email. *See* Pet'r Ex. 13.

7. On or about June 23, 2022, Respondent completed a North Carolina non-resident insurance producer application. At the time of the North Carolina application, Respondent indicated that Respondent was never named as a "party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration." *See* Pet'r Ex. 14.

8. On or about November 3, 2022, the Kansas Department of Insurance denied the application of Respondent because Respondent provided incorrect, misleading, incomplete or untrue information in the licensee application. *See* Pet'r Ex. 16.

9. On or about March 3, 2023, the New York State Department of Financial Services denied the application of Respondent because Respondent demonstrated untrustworthiness and/or incompetence within the meaning of NY insurance laws. *See* Pet'r Ex. 17.

10. On or about April 12, 2024, Respondent uploaded information in the NIPR attachment warehouse that indicated that a previous surety bond of Respondent was suspended in 2009. Respondent did not report this suspension on her June 23, 2022 North Carolina insurance producer application. *See* Pet'r Exs. 14-

15 and 18-20.

11. Respondent did not timely report the Kansas and New York administrative actions within thirty (30) days of their effective dates. *See* Pet'r Exs. 13, 16 and 17.

12. The Department notified Respondent of Respondent's responsibilities to report adverse actions from other states to the Department and to disclose complete and accurate information on the insurance producer application for the Department. *See* Pet'r Exs. 18 and 19.

13. The Department invited Respondent to meet with NCDOI to discuss the allegations and potential violations of the North Carolina general statutes. *See* Pet'r Ex. 19.

14. An informal conference was scheduled for the Respondent on July 24, 2023 at 10:00 AM. The Department contacted Respondent at the telephone number on record for Respondent at 754-204-3725 and 888-459-3000 for this meeting. *See* Pet'r Exs. 19 and 20.

15. Respondent attended the informal conference. However, Respondent never provided timely and acceptable notice of the Kansas and New York administrative actions to NCDOI. *See* Pet'r Exs. 13 and 16-20.

### 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 and respective pleadings were properly served on Respondent pursuant to 26 USC § 7502(f)(2), as allowed by N.C. Gen. Stat. § 150B-38(c).

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

4. Respondent was required to report the Kansas administrative action, effective fifteen days from the date of the action (November 18, 2022), within thirty (30) days of the effective date pursuant to N.C. Gen. Stat. § 58-33-32(k). Respondent did not report this administrative action to the North Carolina Commissioner of

Insurance as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r Ex. 16.

5. Respondent was required to report the New York administrative action, effective date of the action (March 3, 2023), within thirty (30) days of the effective date pursuant to N.C. Gen. Stat. § 58-33-32(k). Respondent did not report this administrative action to the North Carolina Commissioner of Insurance as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r Ex. 17.

6. N.C. Gen. Stat. § 58-33-46(a)(1) provides that the Commissioner may place on probation, suspend, revoke, or refuse to issue or renew the license of a licensee who has provided materially incorrect, misleading, incomplete or materially untrue information in the license application.

7. Respondent's license is subject to disciplinary action pursuant to N.C. Gen. Stat. § 58-33-46(a)(1) based upon her failure to disclose the 2009 surety bond suspension on her insurance producer application to the Department. *See* Pet'r Ex. 14.

8. 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 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 violating any rule of FINRA.

9. N.C. Gen. Stat. § 58-33-46(a)(3) provides that the Commissioner may place on probation, suspend, revoke, or refuse to issue or renew the license of any licensee for obtaining or attempting to obtain a license through misrepresentation or fraud.

10. N.C. Gen. Stat. § 58-33-46(a)(9) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew the license of any licensee who has an insurance producer license or its equivalent denied, suspended or revoked in any other jurisdiction for reasons substantially similar to those listed in that subsection.

11. Respondent's license is subject to disciplinary action pursuant to N.C. Gen. Stat. §§ 58-33-46(a)(2), 58-33-46(a)(3) and 58-33-46(a)(9) based upon her violation of N.C. Gen. Stat. § 58-33-32(k).

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

**ORDER**

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

This 25 day of April, 2025.



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 the 11 NCAC 1.0413 and N.C.G.S. § 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 licensee at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); and via State Courier to Attorney for Petitioner addressed as follows:

Greydi Hernandez  
5240 SW 32<sup>nd</sup> Street  
Pembroke Park, FL 33023  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 1723 5212 20**

Greydi Hernandez  
1550 Sawgrass Corporate Parkway  
Sunrise, FL 33323  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 1723 5212 37**

Greydi Hernandez  
3450 Buschwood Park Drive  
Tampa, FL 33618  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 1723 5212 44**

Greydi Hernandez  
1624 Market Street, Suite 401  
Denver, CO 80202-2454  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 1723 5212 51**

Greydi Hernandez  
3800 NW 183<sup>rd</sup> Street, Apt. 201  
Miami Gardens, FL 33055-2875  
(Respondent)

**Certified Mail Tracking Number: 9589 0710 5270 1723 5212 68**

Dilcy Burton  
Assistant Attorney General  
N.C. Department of Justice  
Insurance Section  
9001 Mail Service Center  
Raleigh, NC 27699-9001

This the 25<sup>th</sup> day of April, 2025.



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