

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  
CHRISTOPHER JACKSON  
(NPN # 19386282)

Respondent.

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2360

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**THIS MATTER** came on for hearing on March 18, 2026, 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 Christopher Jackson (hereinafter, “Respondent”) did not appear.

Petitioner's Exhibits 1 through 16 were admitted into evidence.

Matthew Reck (“Mr. Reck”), 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 (“NCDOI”) 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 property and casualty insurance. Respondent's National Producer License Number (NPN) is 19386282. *See* Pet'r's Ex. 4.

3. Service of the Notice of Administrative Hearing providing Respondent with due notice of the March 18, 2026 hearing was perfected on February 2, 2026 by U.S. certified mail, return receipt requested, addressed to Respondent at the residence address provided to Agent Services by Respondent, as shown by the Affidavit of Service admitted into evidence at the hearing. *See* Pet'r's Ex. 2.

4. Mr. Reck is a Complaint Analyst with Agent Services. Among his other duties, he handles licensure investigations of insurance producers. He assumed responsibility for the investigation described below.

5. At all relevant times, Respondent was a resident of the state of Texas.

6. On April 15, 2025, Respondent's application for a nonresident insurance producer license in the state of New York was denied by the New York Department of Financial Services (the "New York Action"). *See* Pet'r's Ex. 8.

7. 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." *Id.*

8. Mr. Reck 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.

9. As of the March 18, 2026 hearing date, Respondent had not reported the New York Action to Agent Services via any of the methods listed above. *See* Pet'r's Exs. 7 and 9.

10. On July 10, 2025, Mr. Reck sent Respondent an e-mail informing him that Agent Services had learned about the unreported New York Action and explaining 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 within 30 days after final disposition of the action. Mr. Reck requested that Respondent send a written response within 10 days of the letter. *See* Pet'r's Ex. 10.

11. Respondent did not provide a written response within 10 days. Mr. Reck sent Respondent a follow-up e-mail, again requesting a written response on July 25, 2025. *See* Pet'r's Ex. 11.

12. Respondent did not provide a response to the follow-up letter. On August 4, 2025, Mr. Reck again emailed Respondent to request a response within 10 days. *See* Pet'r's Ex. 12.

13. Respondent did not respond to the August 4, 2025 email. On August 15, 2025, Mr. Reck sent Respondent a notice via email and U.S. Mail that an informal conference would be scheduled for September 9, 2025, at 11:00 A.M. Mr. Reck also sent Respondent a reminder of the conference on September 8, 2025. *See* Pet'r's Exs. 13 and 14.

14. Respondent did not attend the informal conference or return Mr. Reck's phone call on September 9, 2025. Therefore, on September 15, 2025, Mr. Reck sent Respondent an e-mail and letter via U.S. mail informing Respondent that an administrative hearing would be scheduled. *See* Pet'r's Ex. 16.

15. 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 against Respondent.

16. Respondent knowingly violated N.C. Gen. Stat. § 58-33-32(k) by failing to report the New York Action within 30 days of final disposition of said matter.

### **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. The Notice of Administrative Hearing with attached Petition for Hearing gave Respondent notice of all the factual and legal allegations which Agent Services Division relies upon to support taking disciplinary action against his -producer licensee pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) and (9). Such is the only legally required notice under Article 3A of Chapter 150B. *See* N.C. Gen. Stat. § 150B-38(b).

4. 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 for “violating any insurance law of this or any other state, violating any administrative rule, subpoena, or order of the Commissioner or of another state's insurance regulator, or violating any rule of the FINRA.”

5. N.C. Gen. Stat. § 58-33-32(k) requires that “a producer shall report to the Commissioner any administrative action taken against the producer in another state or by another governmental agency in this State within 30 days after the final disposition of the matter. As used in this subsection, "administrative action" includes enforcement action taken against the producer by the FINRA. 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.”

6. Respondent's Resident Producer license should be suspended or revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) based upon his violation of N.C. Gen. Stat. § 58-33-32(k) in failing to report the New York Action.

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 19<sup>th</sup> day of May, 2026.



Terence D. Friedman  
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 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 and courtesy e-mail to Attorney for Petitioner, addressed as follows:

Christopher Jackson  
15510 Wright Brothers Dr  
Addison, TX 75001  
[Licensing.appointments@clearlink.com](mailto:Licensing.appointments@clearlink.com)  
[psaaslicensing@allwebleads.com](mailto:psaaslicensing@allwebleads.com)  
(Respondent)

**Certified Mail Tracking Number: 7022 2410 0000 9662 5833**

Whitney N. Shaffer  
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[wshaffer@ncdoj.gov](mailto:wshaffer@ncdoj.gov)  
(Attorney for Petitioner)

This 19<sup>th</sup> day of May, 2026.



Raheema I. Moore  
Clerk of Court for Administrative Hearings  
Paralegal III  
N.C. Department of Insurance  
General Counsel's Office  
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