

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  
ASHLEY OKEREKE  
(NPN# 16301215)

Respondent.

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2293

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**THIS MATTER** was heard on July 14, 2025 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N. C. Gen. Stat. § 58-2-55. The administrative hearing was held in the hearing room of the North Carolina Department of Insurance, located at 3200 Beechleaf Court, Raleigh, North Carolina.

Petitioner Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “ASD”) was represented by Assistant Attorney General, Nicholas B. Sorensen. Matthew Reck (“Mr. Reck”), Complaint Analyst with ASD, appeared and testified on behalf of Petitioner. Respondent Ashley Okereke (“Respondent”) failed to appear and was not represented by counsel at the hearing.

The undersigned Hearing Officer accepted and considered testimony and evidence offered by ASD in support of the Petition at the hearing. *See* Pet’r’s Ex. 1. Pet’r’s Exs. 1-18 were admitted into evidence.

The Petition for Administrative Hearing alleged that Respondent was subject to administrative action pursuant to N.C. Gen Stat. §§ 58-33-46(a)(1) and 58-33-46(a)(3) for license application misrepresentations and pursuant to N.C. Gen Stat. §§ 58-33-46(a)(6) and 58-33-46(a)(17) due to a prior felony conviction. *See* Pet’r’s Ex. 1.

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

2. Subsections (b), (d), and (e) of N.C. Gen. Stat. § 58-2-69 provide authority to the North Carolina Commissioner of Insurance (“Commissioner”) to give notice to any licensee by sending such notices by first-class mail at the address or addresses that a licensee provides to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b). Respondent provided the following address to the Commissioner (*see* Pet’r’s Exs. 1-4):

ASHLEY OKEREKE  
777 E. 15<sup>TH</sup>  
APT. 439  
EDMOND, OK 73013-5014

3. The Affidavit of Service indicates that copies of the Notice of Hearing and Petition were deposited with a designated delivery service, Federal Express, on June 23, 2025, to the address listed in the preceding paragraph, which was provided by Respondent and contained in the licensing records of Petitioner. The documents were successfully delivered to Respondent on June 26, 2025 at the address on record with the Commissioner. *See* Pet’r’s Ex. 2.

4. On August 8, 2022, Respondent received a deferred felony conviction for a second and subsequent DUI under 47 O.S. 11-902 in the Comanche County District Court of Oklahoma. *See* Pet’r’s Exs. 8-10.

5. On October 26, 2022, Respondent applied to the Department for a non-resident insurance producer license with lines of authority in Med. Supp./long-term care and in accident and health or sickness. *See* Pet’r’s Ex. 6.

6. On her application, Respondent was asked “have you ever been convicted of a felony had a judgment withheld or deferred, or are you currently charged with committing a felony?” Respondent answered ‘no,’ despite having the August 8, 2022 deferred felony conviction. *See* Pet’r’s Exs. 6, 8, and 10.

7. Respondent was granted a non-resident insurance producer license (“License”) in North Carolina on October 27, 2022 with lines of authority in Med. Supp./long-term care and in accident and health or sickness. *See* Pet’r’s Ex. 3.

8. On December 20, 2022, Respondent submitted an application to the Commissioner for a license to sell property and casualty insurance. On this application, Respondent was asked “have you ever been convicted of a felony had a judgment withheld or deferred, or are you currently charged with committing a felony?” Respondent answered ‘no,’ despite having the August 8, 2022 deferred felony conviction. *See* Pet’r’s Exs. 6, 8, and 10.

9. Mr. Reck is a Complaint Analyst with ASD and, as part of his job responsibilities, handles enforcement files for ASD. Enforcement files include responding to complaints and handling Personalized Information Capture System's Alerts ("PIC Alerts") received through the NAIC system. PIC Alerts are sent to NCDOJ by NAIC if another state takes administrative action against a North Carolina licensee and enters the information into the system. Mr. Reck was assigned the PIC Alert relating to Respondent after Louisiana entered information on December 6, 2024 into the NAIC system regarding an administrative action taken against Respondent. *See* Pet'r's Ex. 5.

10 Mr. Reck, during his investigation of the enforcement file, reviewed various documents relating to Respondent. These documents included Respondent's state-based system licensee summaries (*see* Pet'r's Ex. 3), Respondent's NAIC state licensing reports from the Producer Database (*see* Pet'r's Ex. 4), Respondent's reports listed on the Regulatory Information Retrieval System ("RIRS") (*see* Pet'r's Ex. 5), copies of Respondent's prior License application (*See* Pet'r's Ex. 6), Respondent's NIPR attachment warehouse (*see* Pet'r's Ex. 7), and records uploaded by Respondent into the warehouse (*see* Pet'r's Exs. 8 and 9).

11. Mr. Reck determined from his review of Respondent's administrative action and uploads into the NIPR attachment warehouse that Respondent had a felony criminal conviction which had not been reported on either of her 2022 License applications. *See* Pet'r's Exs. 6-9.

12. On December 18, 2024, Mr. Reck e-mailed Respondent requesting a written response and documentation relevant to her 2022 conviction and license applications. The correspondence was sent to the e-mail address Respondent had provided to the Commissioner, [ashl3y@icloud.com](mailto:ashl3y@icloud.com), which was maintained in the state-based system licensee summaries. Respondent did not respond to this e-mail. *See* Pet'r's Exs. 3 and 11.

13. On December 31, 2024, Mr. Reck e-mailed a second request for response to Respondent. *See* Pet'r's Ex. 12.

14. On January 8, 2025, Respondent e-mailed Mr. Reck from a new e-mail address, [Ashley.okereke@petsbest.com](mailto:Ashley.okereke@petsbest.com), acknowledging that she had received the prior request for response, locating it in the junk folder of her e-mail address of record. Respondent attached documentation regarding her applications having been filed incorrectly. Respondent stated the conviction in question was deferred and that she did not know it was a felony. The signature block of her reply included two new phone numbers, 208-861-8356 and 877-738-7237. *See* Pet'r's Ex. 13.

15. On January 15, 2025, Mr. Reck mailed and e-mailed an informal

conference notice to Respondent's addresses of record. The letter informed Respondent that, because she had answered 'no' on her application when asked "have you ever been convicted of a felony had a judgment withheld or deferred, or are you currently charged with committing a felony?," she could be subject to administrative action pursuant to N.C. Gen. Stat. § 58-33-46(a)(1) for failing to disclose her August 8, 2022 criminal conviction for Actual Physical Control of Vehicle under the Influence Second and Subsequent Offense. *See* Pet'r's Exs. 3 and 14.

16. The informal conference notice also informed Respondent that a Telephonic Informal Conference had been scheduled for February 18, 2025 at 10:00 a.m. to discuss these allegations further. Mr. Reck stated in the notice that Respondent would be contacted at (405) 906-1816, her phone number reported to the Commissioner, for the conference. *See* Pet'r's Exs. 3 and 14.

17. On February 14, 2025, Mr. Reck e-mailed an informal conference reminder to Respondent at the e-mail address she had previously used to reply to him. The reminder included an attached conference of the previously sent notice. Mr. Reck wrote that Respondent would be contacted on February 18, 2025 at 10:00 a.m. at (405) 906-1816. *See* Pet'r's Ex. 15.

18. Mr. Reck and his supervisor, Nadine Scott, attempted to hold a telephonic informal conference with Respondent on February 18, 2025 at 10:00 a.m., as stated in the Informal Conference Notice. Mr. Reck called the number on the conference and did not receive an answer. Mr. Reck also called the numbers listed on the signature of Respondent's January 8, 2025 e-mail and did not get an answer.

19. After he was unable to reach Respondent by telephone on February 18, 2025, Mr. Reck e-mailed Respondent at her e-mail address of record informing her that he had tried to reach her for the conference and asking her to contact him at the number listed in his signature block. Respondent did not reply to the e-mail or call Mr. Reck. *See* Pet'r's Ex. 16.

20. On March 25, 2025, Mr. Reck mailed and e-mailed a letter to Respondent's addresses on record notifying her that Petitioner would be seeking an administrative hearing. *See* Pet'r's Ex. 17.

BASED UPON the foregoing Findings of Fact, the undersigned Hearing Officer makes the following:

### CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Chapter 58 of the North Carolina General Statutes.

2. Despite proper service of the Notice of Administrative Hearing and the Petition for Administrative Hearing upon Respondent in this matter pursuant to N. C. Gen. Stat. § 58-2-69 (b), (d), and (e), Respondent failed to attend the July 14, 2025 hearing. *See* Pet's Exs. 1 and 2.

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

4. On her October 26, 2022 and December 20, 2022 applications, Respondent was asked "have you ever been convicted of a felony had a judgment withheld or deferred, or are you currently charged with committing a felony?" Each time, Respondent answered 'no' on the application. This answers were materially incorrect and untrue because Respondent had a deferred felony conviction dated August 8, 2022, which predated both applications. *See* Pet's Exs. 6, 8, and 10.

5. Respondent's non-resident North Carolina insurance licenses should be revoked, in part, pursuant to N.C. Gen. Stat. § 58-33-46(a)(1) because she provided materially incorrect, misleading, incomplete, or materially untrue information in her October 26, 2020 and December 20, 2022 North Carolina license applications by failing to disclose her 2022 criminal convictions.

6. N.C. Gen. Stat. § 58-33-46(a)(3) provides that the Commissioner may place on probation, suspend, revoke, or refuse to renew a license if a licensee obtains or attempts to obtain a license through misrepresentation or fraud.

7. Respondent obtained her License through misrepresentation when she misrepresented her criminal history on her October 26, 2022 and December 20, 2022 license applications by answering 'no' when questioned regarding prior felony convictions, including deferrals, when in fact Respondent has a felony conviction dated August 8, 2022. *See* Pet's Exs. 6, 8-10.

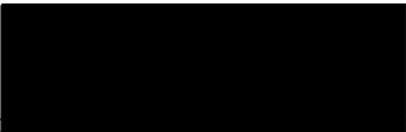
8. Respondent's non-resident North Carolina insurance licenses should be revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(3) because Respondent obtained her October 27, 2022 North Carolina insurance producer license and subsequent property and casualty license by falsely certifying that she had never been convicted of a felony on her October 26, 2022 and December 20, 2022 North Carolina license applications, which misrepresentations were reasonably relied upon 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 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 14<sup>th</sup> day of October, 2025.

  
Terrence 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 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 Respondent at the addresses the licensee provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b), (d) and (e); via courtesy e-mail; and via State Courier to Attorney for Petitioner addressed as follows:

Ashley Okereke  
777 E. 15<sup>TH</sup> St.  
Edmond, OK 73013-5014  
[Ashley.okereke@petsbest.com](mailto:Ashley.okereke@petsbest.com)  
[ash13y@icloud.com](mailto:ash13y@icloud.com)  
*(Respondent)*

**Certified Mail Tracking Number: 9589 0710 5270 3421 9327 97**

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*(Attorney for Petitioner)*

This the 14<sup>th</sup> day of October, 2025



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