

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
ALEXANDER JAVONNE PETERS
(NPN 20761500)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2282

THIS MATTER was heard on May 28, 2025 by the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. § 58-2-55 and other applicable statutes and regulations. The administrative hearing was held in the North Carolina Department of Insurance’s Hearing Room, Room # 211, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, the Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “Agent Services”), was present and represented by Assistant Attorney General, Kristin K. Mullins. Respondent, Alexander Javonne Peters (“Respondent”) did not appear and was not represented by counsel at the hearing.

Matthew Reck, Complaint Analyst with Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1-13, and all subparts were admitted into evidence with redactions from Petitioner’s Exhibits 3-5 and 6a.

The Petition for Administrative Hearing alleged that Respondent violated N.C. Gen. Stat. §§ 58-33-32(k) and 58-33-46(a)(2) for failure to report another state’s administrative action.

BASED UPON careful consideration of the documentary and testimonial evidence presented at the hearing, and upon the entire record in the proceeding, the undersigned 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 for enforcement of the insurance laws of North Carolina and for regulating and licensing insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes.

2. On May 1, 2025, a copy of the Notice of Administrative Hearing (“Notice”) and Petition for Administrative Hearing (“Petition”) were deposited in the United States Postal Service via first-class mail and via certified mail, return receipt requested, to Respondent at Respondent’s residential address of record. *See* Pet’s Exs. 2-4.

3. The Notice and Petition were properly served on Respondent by depositing in the United States Postal Service via first-class mail and via certified mail, return receipt requested, pursuant to N.C. Gen. Stat. §§ 58-2-69(b), (d), and (e) and Rule 4 of the North Carolina Rules of Civil Procedure. *See* Pet’s Exs. 1 and 2. The certified mail was not delivered as an attempt to arrange for redelivery failed, and the first-class mail was not returned.

4. At all relevant times, Respondent held a non-resident North Carolina Insurance Producer License, National Producer License Number 20761500, with lines of authority in Life, Accident and Health or Sickness, and Medicare Supplement/Long Term Care (“License”). Respondent’s License was first issued in North Carolina on July 20, 2023. Respondent is a resident of Florida. *See* Pet’s Exs. 3 and 4.

5. Matthew Reck (“Mr. Reck”) is a Complaint Analyst with Agent Services, and his job responsibilities include handling enforcement files for Agent Services. This includes handling an investigation of a licensee if another state takes administrative action against the licensee. Administrative actions are reflected on the Regulatory Information Retrieval System (“RIRS”) report, which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”). This system generates Personalized Information Capture System alerts (“PIC alert”) that notify the NCDOI if another state has taken administrative action against a North Carolina licensee.

6. Mr. Reck was assigned the PIC alert relating to Respondent and he handled the investigation of Respondent’s enforcement file from Agent Services from the file’s inception through the date of the hearing. Specifically, the PIC alert regarding the administrative action against Respondent that the South Dakota Department of Labor and Regulation, Division of Insurance (“South Dakota”) entered into NAIC on October 16, 2024. *See* Pet’s Ex. 5.

7. As part of his investigation, Mr. Reck obtained a certified copy of the Revocation Final Decision and other incorporated documents issued by the South Dakota Department of Labor and Regulation (“South Dakota administrative action”). See Pet’s Ex. 7. On September 3, 2024, South Dakota revoked Respondent’s non-resident insurance producer license due to Respondent failing to pay an application fee, attempting to obtain a license through misrepresentation or fraud, using fraudulent, coercive or dishonest practices, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in South Dakota or elsewhere and failing to respond to the Divisions inquiries. *Id.*

8. A licensee is obligated to report any administrative action taken against the licensee to the NCDOI within thirty (30) days of the action’s final disposition. See N.C. Gen. Stat. § 58-33-32(k). A licensee may report an administrative action by uploading a copy of the administrative action to the National Insurance Producer Registry (“NIPR”) Attachment Warehouse or reporting it directly to the NCDOI via mail, e-mail, or fax.

9. The NIPR Attachment Warehouse screenshot shows that Respondent did not report the administrative action from South Dakota within thirty (30) days from its effective date of September 3, 2024. See Pet’s Ex. 6. Furthermore, Respondent did not report the September 3, 2024 South Dakota administrative action directly to the NCDOI.

10. On October 23, 2024, Agent Services sent correspondence via e-mail to Respondent’s e-mail address of record informing Respondent that Agent Services was aware of the unreported South Dakota administrative action and explained the statutory requirement to report within thirty (30) days after the final disposition. Respondent was instructed to provide Agent Services with a written response, along with documentation regarding the South Dakota administrative action within ten (10) days. See Pet’s Ex. 9. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. See Pet’s Ex. 8. Respondent failed to provide any response to this correspondence.

11. On November 4, 2024, Agent Services sent a follow-up correspondence via e-mail to Respondent’s e-mail address of record noting that Respondent failed to provide a response and the requested documentation requested in the October 23, 2024 correspondence. See Pet’s Ex. 10. This November 4, 2024 correspondence gave Respondent notice that unless he provided a response to Agent Services within ten (10) days, Agent Services would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195 and may consider proceeding with an administrative action against his license. *Id.* Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. See Pet’s Ex. 8. Respondent failed to provide any response to this correspondence.

12. On November 22, 2024, Agent Services sent correspondence via first-

class mail to Respondent's residential address of record and e-mailed a copy to Respondent's e-mail address of record requesting that Respondent attend an informal conference to discuss the September 3, 2024 South Dakota administrative action. The informal conference was scheduled for Respondent on December 30, 2024, at 10:00 a.m. eastern time via the telephone. *See* Pet'r's Ex. 11. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. *See* Pet'r's Ex. 8. Respondent failed to provide any response to this correspondence.

13. On December 27, 2024, Agent Services sent an e-mail to Respondent's e-mail address of record as a courtesy to remind Respondent of the upcoming informal telephonic conference scheduled for December 30, 2024. *See* Pet'r's Ex. 12. This e-mail provided the two phone numbers that would be used to attempt to contact Respondent on the day of the informal conference. *Id.* Respondent failed to provide any response to this correspondence.

14. At the appointed time for the December 30, 2024 informal telephonic conference, Agent Services left a voicemail for Respondent at one of the phone numbers and for the second, the call went straight to a message stating that the voicemail box had not been set up. *See* Pet'r's Ex. 8. Respondent failed to contact Agent Services.

15. On January 7, 2025, Agent Services sent correspondence via first-class mail to Respondent's residential address of record and e-mailed a copy of the letter to Respondent's e-mail address of record advising Respondent that he failed to respond to the NCDOT's repeated attempts to resolve this matter and he failed to appear at the informal telephonic conference. This correspondence informed Respondent that formal proceedings would be instituted under Article 3A of Chapter 150B, and an administrative hearing would be scheduled in Raleigh, N.C. at a time and date to be determined. *See* Pet'r's Ex. 13. Respondent failed to provide any response to this correspondence.

16. As of the date of the hearing in this matter, Respondent had failed to report the September 3, 2024 South Dakota administrative action directly to the NCDOT or via the NIPR Attachment Warehouse.

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. Respondent was properly served with the Notice of Administrative Hearing ("Notice") and Petition for Administrative Hearing ("Petition") in this matter

pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure. Service of the Notice and Petition to Respondent's residential address of record was complete on or about May 5, 2025. *See* Pet'r's Ex. 2.

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 within 30 days after the final disposition of the matter and to include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the action. Respondent was required to report the South Dakota administrative action (effective on September 3, 2024) within thirty (30) days of the action's final disposition.

4. Respondent's failure to report and provide a copy of the September 3, 2024 South Dakota administrative action directly to the NCDOT or via the NIPR Attachment Warehouse within thirty (30) days of the action's final disposition is a violation of N.C. Gen. Stat. § 58-33-32(k).

5. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to 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. Respondent's non-resident insurance producer license is subject to disciplinary action due to Respondent's violation of N.C. Gen. Stat. § 58-33-32(k) for failing to timely report the September 3, 2024 South Dakota administrative action within thirty (30) days of the action's final disposition. Furthermore, as of the date of the hearing, Respondent never reported this administrative action.

7. N.C. Gen. Stat. § 58-2-70(c) provides that if, under subsection (b) of this section, the Commissioner finds a violation of this Chapter, the Commissioner may, in addition to or instead of suspending or revoking the license, order the payment of a monetary penalty as provided in subsection (d) of this section. Respondent's failure to report and provide a copy of the South Dakota administrative action within thirty (30) days of the action's final disposition subjects Respondent's non-resident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

ORDER

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

It is ORDERED that Respondent's non-resident insurance producer license issued by the North Carolina Department of Insurance is hereby **REVOKED** effective five (5) days from the signing of this Order.

This the 21st day of July, 2025.



Shannon Wharry
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. § 1 A-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, including explicitly stating what exceptions are taken to the decision or procedure and what relief the petitioner seeks, and requires service of the Petition by personal service or by certified mail upon all who were parties of record to the administrative proceedings. 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

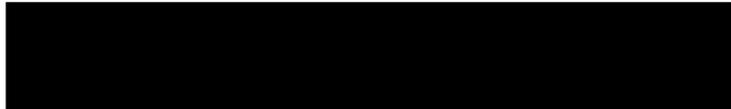
I HEREBY CERTIFY that I have this day served the foregoing **ORDER AND FINAL AGENCY DECISION** by mailing a copy of the same via certified U.S. Mail, return receipt requested, and via first class U.S. mail to the licensee, at the address provided to the Commissioner, pursuant to N.C. Gen. Stat. § 58-2-69(b); and via State Courier to Attorney for Petitioner, addressed as follows:

Alexander Javonne Peters
8550 Touchton Road, #1933
Jacksonville, FL 32216
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2731 6467 52

Kristin K. Mullins
Assistant Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
Raleigh, NC 27699-9001
(Attorney for Petitioner)

This the 21st day of July, 2025.



Raheema I. Moore
Clerk of Court for Administrative Hearings
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