

NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA

STATE OF NORTH CAROLINA)	BEFORE THE
COUNTY OF WAKE)	COMMISSIONER OF INSURANCE
)	
)	
IN THE MATTER OF:)	
)	
THE LICENSURE OF)	ORDER AND
JEFFERY RADFORD)	<u>FINAL AGENCY DECISION</u>
(NPN #3092328))	
)	Docket No. 2290
Respondent.)	
)	

THIS MATTER was heard on July 1, 2025 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in the North Carolina Department of Insurance’s Hearing Room #211, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, Agent Services Division of the North Carolina Department of Insurance (“Agent Services”), was represented by Assistant Attorney General Dilcy Burton. Respondent Jeffery Radford appeared pro se and participated in the hearing remotely via Webex.

Jeff Miller (“Mr. Miller”), Complaint Analyst with Agent Services, appeared and testified on behalf of Agent Services. Petitioner’s Exhibits 1 through 11, were admitted into evidence over Respondent’s objections to Petitioner’s Exhibits 6 and 7. Respondent testified on his own behalf and did not introduce any exhibits into evidence.

BASED UPON careful consideration of the evidence and arguments presented, and based 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 Notice of Administrative Hearing and Petition for Administrative Hearing were properly served on Respondent by depositing with a designated delivery service, FedEx, via priority overnight, to Respondent’s address of record and was delivered on June 13, 2025, as shown by the Affidavit of Service. See Pet’r’s Exs. 1 and 2.

2. Agent Services is a division of the North Carolina Department of Insurance ("Department"), which 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. Respondent holds a North Carolina non-resident insurance producer license issued by the Department with lines of authority in Accident and Health or Sickness and Medicare Supplement/Long Term Care ("License"). Respondent was issued NPN No. 3092328 and the License was first active on October 31, 2019. See Pet'r's Exs. 3 and 4.

4. Respondent is a resident of Florida. See Pet'r's Exs. 3.

5. This matter came to the Department's attention through a "PIC alert," which is an automatic notification system through the NAIC ("National Association of Insurance Commissioners"), regarding an administrative action against Respondent from the state of Michigan for misrepresentation of insurance product/policy. See Pet'r's Ex. 5.

6. On or about August 11, 2023, the Michigan Department of Insurance and Financial Services (DIFS) issued a Complaint and Notice of Opportunity for Hearing to Respondent alleging that Respondent violated the Michigan Insurance Code by engaging in dishonest business practices connected with the sale of health insurance in the state of Michigan. Respondent was given 21 days to request a hearing, or otherwise respond to DIFS regarding the Complaint. See Pet'r's Ex. 7.

7. Respondent failed to request a hearing or otherwise respond to DIFS and effective October 10, 2023, the Michigan DIFS entered a default Final Decision taking adverse administrative action against Respondent ordering Respondent to cease and desist from violating Michigan insurance laws, ordering a civil penalty of \$5,000.00 and revoking Respondent's Michigan nonresident insurance producer license. See Pet'r's Ex. 7.

8. 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."

9. A licensee may report an administrative action against a licensee to the Department by uploading a copy of the administrative action to the National

Insurance Producer Registry ("NIPR") Attachment Warehouse or reporting the administrative action directly to the Department via mail, fax or e-mail.

10. Respondent did not report the Michigan administrative action to the Commissioner by any available means as reported by Agent Services and as evidenced from the screenshot of Respondent's NIPR Attachment Warehouse. *See* Pet'r's Ex. 6.

11. On August 8, 2023 and August 18, 2023, Agent Services sent written correspondence to Respondent via e-mail at Respondent's business and personal email addresses of record with the Department, concerning the Michigan adverse administrative action against him. Respondent did not respond to Agent Services on either inquiry. *See* Pet'r's Exs. 8 and 9.

12. On September 14, 2023, Agent Services sent written correspondence to Respondent via email and first-class USPS mail to Respondent's addresses of record, scheduling a telephonic informal conference on October 12, 2023 at 10:00 a.m. at the telephone number on record, to explain Respondent's failure to report the Michigan administrative action to the Department.

13. On October 12, 2023, at 10:00 a.m. the informal conference proceeded, and Agent Services attempted to reach Respondent at the telephone number provided to the Department. Respondent did not answer and did not participate in the scheduled meeting with Agent Services. *See* Pet'r's Exs. 10 and 11.

14. Respondent did not attempt to communicate with Agent Services at any time nor did he provide any notice to the Department of the administrative action against him from Michigan. *See* Pet'r's Exs. 7-11.

15. At the hearing, Respondent contended that his Florida home state insurance producer license was not active and he believed his North Carolina nonresident insurance producer license was not currently active, thereby offering to surrender his license issued by the Department and requesting no civil penalties be issued against him.

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 the Petition for Administrative Hearing were properly served on Respondent pursuant to 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 an 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 Michigan administrative action (effective October 10, 2023) within thirty (30) days of the final disposition pursuant to N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 6 and 7.

5. Respondent's failure to report and provide copies of the adverse administrative actions from the state of Michigan within thirty (30) days of the effective date of the action is a violation of N.C. Gen. Stat. § 58-33-32(k).

6. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, revoke, or refuse to renew any license issued under this Article for a licensee 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 FINRA.


7. by failing to report the Michigan administrative action to the Department within thirty (30) days of its final disposition, Respondent violated N.C. Gen. Stat. § 58-33-32(k), which subject his license to disciplinary action pursuant to N.C. Gen. Stat. § 58-33-46(a)(2).

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 be **REVOKED** effective as of the date of the signing of this Order.

This 30th day of December, 2025.


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 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:

Jeffery Radford
2954 Marbella Drive
Kissimmee, Florida 34744-4131
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3764 5809 76

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

This the 30th day of December, 2025.


Raheema I. Moore
Clerk of Court for Administrative Hearings
Paralegal III
N.C. Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201