

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
QUINTA RICHARDSON
(NPN 19222660)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2280

THIS MATTER was heard on June 18, 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, Quinta Richardson (“Respondent”) did not appear and was not represented by counsel at the hearing.

Tommy Walls, Senior Complaint Analyst for Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner moved, pursuant to 11 NCAC 01.0423(a)(1), for the imposition of sanctions due to Respondent’s failure to appear at the hearing. Petitioner’s motion for sanctions was DENIED. The undersigned Hearing Officer allowed Petitioner to continue with its presentation of testimony and evidence in this matter.

Petitioner’s Exhibits 1-15, and all subparts, were admitted into evidence as full exhibits with redactions from Petitioner’s Exhibits 1, 3-5, 6c, 9-11, and 15.

Petitioner moved to amend Petitioner’s Exhibits 6a and 10 to remove the document contained therein with Respondent’s fingerprints. Petitioner’s motion was GRANTED.

BASED UPON careful consideration of the documentary and testimonial evidence introduced at the hearing 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 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. The Notice of Administrative Hearing and Petition for Administrative Hearing 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’r’s Exs. 1 and 2. The certified mail to Respondent’s residential address was delivered on May 21, 2025. *See* Pet’r’s Exs. 2 and 3.

3. Respondent holds an active non-resident North Carolina Insurance Producer License, National Producer Number 19222660, with lines of authority for Accident & Health or Sickness, Medicare Supplement/Long Term Care, and Life (“License”). *See* Pet’r’s Exs. 3 and 4. Respondent’s License was first active in North Carolina on April 27, 2021. *Id.* Respondent is a resident of Florida. *Id.*

4. Tommy Walls is a Senior Complaint Analyst with Agent Services, and his job responsibilities include handling enforcement files for Agent Services. This includes handling Personalized Information Capture System alerts (“PIC alert”) that are generated from the National Association of Insurance Commissioners (“NAIC”) system. The PIC alerts notify the NCDOI if another state has taken administrative action against a North Carolina licensee.

5. Tommy Walls was assigned the PIC alert relating to Respondent, which the Louisiana Department of Insurance (“Louisiana”) entered into NAIC on June 21, 2024. *See* Pet’r’s Ex. 5. Mr. Walls has handled the investigation of Respondent’s enforcement file from Agent Services since the file’s inception through the date of the hearing.

6. As part of his investigation, Tommy Walls obtained a certified copy of the Notice of Fine issued by the Louisiana Department of Insurance (“Louisiana administrative action”). *See* Pet’r’s Ex. 7. On April 26, 2024, Louisiana fined Respondent for failure to disclose he was charged with aggravated assault with intent to commit a felony on his initial license application, and failure to disclose a plea of nolo contendere to an amended charge of misdemeanor assault on his renewal application. *Id.* Louisiana determined this constituted providing materially

incorrect, misleading, incomplete or untrue information in his license applications, and Respondent was ordered to pay a \$250.00 fine. *Id.* Based on its language, the Louisiana administrative action would have been on April 26, 2024.

7. 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.

8. The NIPR Attachment Warehouse screenshot shows that Respondent reported the April 26, 2024 Louisiana administrative action on July 10, 2024, which was outside of the thirty (30) day statutory timeframe required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Ex. 6.

9. During Tommy Walls' investigation, he became aware of documents that Respondent had uploaded to the NIPR Attachment Warehouse related to prior criminal convictions. On March 22, 2012, Judge James E. Hardy of Thomas County Superior Court, State of Georgia signed a Final Disposition Order which showed Respondent pled guilty to misdemeanor theft by taking ("2012 misdemeanor conviction"). *See* Pet'r's Ex. 9. Originally, Respondent was charged with a felony of forgery in the first degree, but it was subsequently reduced to a misdemeanor. *Id.*

10. On April 27, 2021, Respondent submitted an application to the NCDOI seeking a non-resident insurance producer license. *See* Pet'r's Ex. 8. On his application, Respondent answered "No" to the background question which asked, "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" *Id.*

11. A licensee is obligated to submit a license application to become an insurance producer that is materially correct, not misleading, complete, and materially true. *See* N.C. Gen. Stat. § 58-33-46(a)(1). On the April 27, 2021 non-resident insurance producer license application, Respondent provided materially incorrect and materially untrue information in the license application when he indicated that he had not ever been convicted of a misdemeanor.

16. Respondent eventually submitted a statement, court records and a criminal background search to the NIPR Attachment Warehouse pertaining to the 2012 misdemeanor conviction. *See* Pet'r's Exs. 6 and 6a-6c. Respondent did not submit the documentation until September 13, 2021 and October 7, 2021, more than five (5) months after Respondent was issued his non-resident insurance producer license. *See* Pet'r's Ex. 6.

12. Additionally, on September 1, 2023, Judge Joshua Hawkes of the Second Judicial Circuit in and for Leon County, Florida, signed a Judgment accepting Respondent's plea of nolo contendere and adjudicating him guilty of misdemeanor assault ("Judgment"). See Pet'r's Ex. 10. Originally, Respondent was charged with felony aggravated assault with intent to commit a felony, but it was subsequently reduced to misdemeanor assault. See Pet'r's Ex. 6c.

13. Pursuant to N.C. Gen. Stat. § 58-2-69(c), a licensee is obligated to notify the NCDOT in writing of a conviction for any crime or offense other than a motor vehicle infraction within ten (10) days after the date of the conviction. A "conviction" includes an adjudication of guilt, a plea of guilty, or a plea of nolo contendere. *Id.* Respondent's entry of a plea of nolo contendere to misdemeanor assault and the issuance of the Judgment on September 1, 2023 was a conviction. Respondent was required to report the Judgment within ten (10) days after September 1, 2023.

14. Respondent eventually submitted court records and a criminal background search to the NIPR Attachment Warehouse pertaining to the Judgment. See Pet'r's Exs. 6, 6a, and 6c. Respondent did not submit the documentation until March 1, 2024 and July 10, 2024, which was well beyond the statutory timeframe required to be compliant with N.C. Gen. Stat. § 59-2-69(c). See Pet'r's Ex. 6.

15. On June 26, 2024 Agent Services sent correspondence via e-mail to Respondent's e-mail addresses of record informing Respondent that Agent Services was aware of the unreported Louisiana administrative action and advising that it should have been reported within thirty (30) days of April 26, 2024, per N.C. Gen. Stat. § 58-33-32(k). See Pet'r's Ex. 12. Additionally, this correspondence advised Respondent that he failed to disclose on his April 27, 2021 license application that he was convicted of forgery on March 22, 2012. *Id.* Furthermore, this correspondence advised Respondent that he failed to report his plea of nolo contendere to assault within ten (10) days of September 1, 2023, in violation of N.C. Gen. Stat. 58-2-69(c). Respondent was instructed to provide a written response, along with any documentation regarding these matters within ten (10) days. *Id.*

16. On June 26, 2024, Respondent e-mailed a response to Agent Services explaining that he was unaware of the requirement to report those incidents but did so immediately when someone mentioned it to him. See Pet'r's Exs. 11 and 13. Respondent eventually submitted the Louisiana administrative action on July 10, 2024. See Pet'r's Ex. 6.

17. On July 3, 2024, Agent Services sent another 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 addresses of record requesting that Respondent attend an informal conference to discuss the Louisiana administrative action as well as other possible violations of N.C. Gen. Stat. §§ 58-33-46(a)(1), 58-33-46(a)(2), and 58-2-69(c).

See Pet'r's Ex. 14. The informal conference was scheduled for Respondent on August 7, 2024 at 1:00 p.m. eastern time via the telephone. *Id.*

18. At the appointed time for the August 7, 2024 informal telephonic conference, Agent Services spoke with Respondent, but they were unable to settle the matter.

19. On December 16, 2024, 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 addresses of record advising Respondent that they were unable to resolve this matter at the informal conference. See Pet'r's Ex. 15. 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. *Id.* Respondent failed to provide any response to this correspondence.

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 and Petition for Administrative Hearing pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure.

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 Louisiana administrative action (effective April 26, 2024) within thirty (30) days of the action's final disposition.

4. Respondent's failure to report and provide a copy of the Louisiana administrative action directly to the NCDOI or via the NIPR Attachment Warehouse within thirty (30) days after April 26, 2024 is a violation of N.C. Gen. Stat. § 58-33-32(k). Respondent reported the Louisiana administrative action on July 10, 2024, which was beyond the statutorily required thirty (30) days.

5. N.C. Gen. Stat. § 58-2-69(c) requires a licensee to report to the Commissioner in writing of a conviction in any court of competent jurisdiction of any crime or offense other than a motor vehicle infraction within ten (10) days after the date of the conviction. A "conviction" under this subsection includes an adjudication

of guilt, a plea of guilty, or a plea of nolo contendere. *Id.* Respondent's plea of nolo contendere constitutes a conviction and his failure to report the Judgment within ten (10) days after September 1, 2023 is a violation of N.C. Gen. Stat. § 58-2-69(c). Although Respondent reported the Judgment on March 1, 2024 and July 10, 2024, it was well beyond the statutorily required ten (10) days.

6. 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.

7. Pursuant to N.C. Gen. Stat. § 58-33-46(a)(2), 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 April 26, 2024 Louisiana administrative action within thirty (30) days of the action's final disposition. Additionally, Respondent's failure to timely report the Judgment within ten (10) days after September 1, 2023, in violation of N.C. Gen. Stat. § 58-2-69(c) subjects his non-resident insurance producer license to disciplinary action pursuant to N.C. Gen. Stat. § 58-33-46(a)(2).

8. 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 any license issued under Article 58 of the General Statutes of North Carolina for a licensee providing materially incorrect, misleading, incomplete, or materially untrue information in the license application.

9. Respondent's denial of ever having a misdemeanor conviction on his April 27, 2021 non-resident insurance producer license application was a materially incorrect and materially untrue answer as Respondent had a 2012 misdemeanor conviction. By failing to disclose his misdemeanor conviction on his license application, Respondent provided materially incorrect and untrue information in his license application, in violation of N.C. Gen. Stat. § 58-33-46(a)(1).

10. Each violation of N.C. Gen. Stat. § 58-33-46(a)(2), by itself, is sufficient grounds to support suspension or revocation of Respondent's non-resident insurance producer license.

11. Respondent's violation of N.C. Gen. Stat. § 58-33-46(a)(1), by itself, is also sufficient grounds to support suspension or revocation of Respondent's non-resident insurance producer license.

12. 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 timely report and provide a copy of the Louisiana administrative action within thirty (30) days of the action's final disposition, failure to timely report the Judgment within ten (10) days after September 1, 2023, and failure to disclose his misdemeanor conviction on his license application subjects Respondent's non-resident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

13. In lieu of license revocation as requested by the Petitioner, the Hearing Officer finds that pursuant to N.C. Gen. Stat. § 58-2-70(c) a civil penalty of \$750.00 is appropriate for Respondent's late reporting of the Louisiana administrative action in violation of N.C. Gen. Stat. § 58-33-32(k), late reporting of the Judgment in violation of N.C. Gen. Stat. § 58-2-69(c), and failure to disclose his misdemeanor conviction on his license application in violation of N.C. Gen. Stat. § 58-33-46(a)(1). Respondent's violations subject his non-resident insurance producer license to suspension or revocation.

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

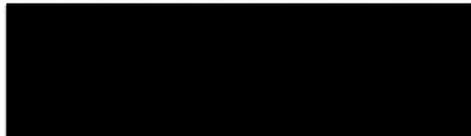
ORDER

It is **ORDERED** that Respondent, Quinta Richardson, pay a civil penalty in the amount of seven hundred fifty dollars (\$750.00) for violation of N.C. Gen. Stat. §§ 58-33-32(k), 58-2-69(c), and 58-33-46(a)(1).

Payment of this civil penalty shall be by certified funds, to include certified bank check, cashier's check, and money order, made payable to the "North Carolina Department of Insurance" and submitted to the Agent Services Division of the North Carolina Department of Insurance within thirty (30) days from the signing of this Order.

Failure to comply with the terms of this Order may provide grounds for revocation of Respondent's non-resident insurance producer license for violation of an Order of the Commissioner.

This the 5th day of August, 2025.



Shannon Wherry
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 addresses 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:

Quinta Richardson
2558 Vista Rise, Apt. A
Tallahassee, Florida 32304-1270
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2731 6465 61

Quinta Richardson
701 94th Avenue, N. Bldg., Suite #200
St. Petersburg, Florida 33702-2448
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2731 6465 54

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 5th day of August, 2025.



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