

3 and 4.

3. Respondent currently holds an active non-resident North Carolina Insurance Producer License, National Producer Number 20310386, with lines of authority for Accident & Health or Sickness and Medicare Supplement/Long Term Care ("License"). Respondent's North Carolina Non-Resident Producer License was first active in North Carolina on May 9, 2022. *See* Pet'r's Exs. 3 and 4.

4. The Notice of Administrative Hearing was properly served on Petitioner pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and 58-2-69(e). *See* Pet'r's Exs. 1 and 2.

5. The Notice of Administrative Hearing, and Petition for Administrative Hearing as an attached exhibit, and the Affidavit of Service were admitted into evidence as administrative exhibits. *See* Pet'r's Exs. 1 and 2.

6. Mr. Jeffrey Miller ("Mr. Miller") is a Complaint Analyst with ASD, and among his job responsibilities is to handle enforcement files for ASD. This includes handling Personalized Information Capture System alerts ("PIC alert") received through the National Association of Insurance Commissioners ("NAIC") system. PIC alerts notify NCDOT if another state has taken administrative action against a North Carolina licensee.

7. Mr. Miller was assigned the PIC alert relating to the Petitioner, which the Kansas Insurance Department entered into NAIC on January 24, 2024. *See* Pet'r's Ex. 5. Mr. Miller has handled the investigation of the Petitioner's enforcement file from ASD since the Initial Complaint Analyst left employment with the Department of Insurance. However, upon reassignment, he testified that he thoroughly reviewed this matter from cover to cover.

8. During his investigation, Mr. Miller reviewed the contents of Respondent's enforcement file, including Respondent's Licensing Summary Report, *see* Pet'r's Ex. 3, Respondent's State Licensing Report, *see* Pet'r's Ex. 4, Respondent's Report on the Regulatory Information Retrieval System ("RIRS Report"), *see* Pet'r's Ex. 5, Respondent's National Insurance Producer Registry ("NIPR") Attachment Warehouse, *see* Pet'r's Ex. 6, Respondent's Documents in Reporting of Actions Section of Warehouse, *see* Pet'r's Ex. 6a and Respondent's Documents in Background Section of Warehouse, *see* Pet'r's Ex. 6b.

9. As part of his investigation, Mr. Miller obtained a copy of the Kansas administrative action from the Producer Division of the Kansas Insurance Department. *See* Pet'r's Ex. 7. The Kansas administrative action was a denial of Respondent's non-resident Kansas insurance producer license because Respondent's misdemeanor conviction allowed the Kansas Commissioner of Insurance to deny a license if the insurable interests of the public will not be served by granting a license.

Id.

10. A licensee is obligated to report administrative actions to NCDOI within thirty (30) days. *See* N.C. Gen. Stat. § 58-33-32(k). This requirement can be achieved either by notifying ASD directly, in this case Jeff Miller, or by uploading a copy of the administrative action to the NIPR attachment warehouse within thirty (30) days.

11. Mr. Miller testified that Respondent failed to report the September 8, 2022 Kansas administrative action within the thirty (30) days, as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Ex. 6. Furthermore, Mr. Miller testified that the Respondent never reported the September 8, 2022 Kansas administrative action. *Id.*

12. Mr. Miller testified that although materials were uploaded by Respondent to the "Link to Document" under the Reporting of Actions section of the Warehouse, the materials uploaded were only documents from Florida regarding her criminal mischief misdemeanor conviction and a letter for reappointment to Cigna for respondent. *See* Pet'r's Ex. 6 and 6a.

13. Furthermore, Mr. Miller testified that although materials were also uploaded by Respondent to the "Link to Document" under the Background section of the Warehouse, the materials uploaded were only documents from Florida regarding her criminal mischief misdemeanor conviction and a letter of explanation, from Respondent, explaining her crime. *See* Pet'r's Ex. 6 and 6a.

14. Accordingly, ASD sent correspondence to Respondent's e-mail address of record, initially on January 29, 2024, advising the Respondent that the Kansas administrative action had not been reported to the NCDOI or uploaded to the NIPR Attachment Warehouse. *See* Pet'r's Ex. 6 and 9. Respondent was instructed to provide a written response, along with documentation regarding the administrative actions taken, within ten (10) days. *Id.*

15. Mr. Miller testified that Respondent did not respond to the January 29, 2024 correspondence.

16. Additionally, on February 8, 2024, ASD sent yet another e-mail to Respondent's e-mail address of record. In that e-mail, it was noted that the Respondent failed to provide the documents and a written statement as requested in the January 29, 2024 initial correspondence. *See* Pet'r's Ex. 10. The February 8, 2024 correspondence gave Respondent notice that unless she sent a copy of the administrative actions and a written statement to ASD with ten (10) days, ASD would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195. *Id.*

17. Mr. Miller testified that while Respondent did respond to the February 8, 2024 correspondence within ten days, her response only provided an apology for her late response and advised Mr. Miller and ASD that she was open to answer any questions. *See* Pet'r's Ex. 11.

18. Additionally, on March 7, 2024, ASD sent yet another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the correspondence was also physically mailed to Respondent's residential address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on March 7, 2024. *See* Pet'r's Ex. 12. This correspondence alerted Respondent that she appeared to be in violation of N.C. Gen. Stat. §§ 58-33-46(a)(2) and 58-33-32(k) and informed her that an informal telephonic conference had been scheduled for April 15, 2024 at 11:30 a.m. to discuss the allegations. *Id.*

19. Mr. Miller testified that while the Respondent did attend the informal telephonic conference, all efforts to resolve the matter, at the informal conference and after, failed.

20. Additionally, on July 23, 2024, ASD sent yet another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the correspondence was also physically mailed to the Respondent's residential address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on July 23, 2024. *See* Pet'r's Ex. 8 and 13. This July 23, 2024 correspondence gave Respondent notice that formal proceedings would now 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.

21. Mr. Miller testified that Respondent did not respond to the July 23, 2024 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 in this matter, pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and 58-2-69(e). *See* Pet'r's Exs. 1 and 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 by another state "within 30 days after the final disposition of the matter." N.C. Gen. Stat. § 58-33-32(k) further specifies that 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.”

4. Respondent failed to report the Kansas administrative action taken by the Kansas Department of Insurance (effective September 8, 2022) to the Commissioner within thirty (30) days of the action’s final disposition, as is required by N.C. Gen. Stat. § 58-33-32(k).

5. In addition, N.C. Gen. Stat. § 58-33-46(a)(2) states that the Commissioner may place on probation, suspend, revoke or refuse to renew the license of a licensee that 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. By failing to report the Kansas Administrative Action within thirty (30) days of the action’s final disposition, the Respondent violated a North Carolina insurance law within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2).

7. Based upon the evidence received and the applicable law, the undersigned Hearing Officer concludes that the Respondent’s license should be revoked under N.C. Gen. Stat. § 58-33-46(a)(2) for violating N.C. Gen. Stat. § 58-33-32(k).

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

ORDER

It is **ORDERED** that Respondent’s non-resident North Carolina Insurance Producer license is hereby **REVOKED** effective as of the date of the signing of this Order.

This the 14 day of June, 2025.



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. § 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; 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:

Elise Dominiquias Robinson
4901 E. Linebaugh Avenue
Tampa, FL 33617-4629
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 0742 5904 39

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 4th day of June, 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