



Respondent by depositing in the United States Postal Service via first-class mail, certified, return receipt requested and by designated delivery service, FedEx Priority Overnight at the address Respondent provided the Commissioner of Insurance (“Commissioner”) pursuant to N.C. Gen. Stat. §§ 58-2-69(b), (d) and (e) and Rule 4(j)(4) of the North Carolina Rules of Civil Procedure. Service was perfected on October 16, 2024, as evidenced by the receipt of delivery. *See* Pet’r’s Exs. 1 and 2.

3. Respondent is a resident of Illinois. *See* Pet’r’s Exs. 4 and 5.

4. Respondent holds an active Non-Resident Producer License issued by the Department with lines of authority in Property and Casualty, Accident and Health or Sickness, and Life (“License”). Respondent's license was issued National Producer Number 11199871 and was first active on or about July 22, 2020. *See* Pet’r’s Exs. 4 & 5.

5. The Missouri Department of Commerce & Insurance (“MDCI”) issued a Voluntary License Surrender Order against Respondent after receiving multiple complaints regarding unpaid claims from Maven Insurance Group, LLC, for which Respondent was the designated responsible licensed producer. Subsequently, MDCI issued a subpoena for Respondent and Respondent failed to appear before the Director in violation of RSMo 374.210.2. To resolve the matter, a voluntary surrender of the license was accepted by MDCI. The Voluntary License Surrender Order was effective October 13, 2023. *See* Pet’r’s Exs. 10a and 10b.

6. On or about October 19, 2023, Petitioner was made aware of the administrative action against Respondent from the state of Missouri via a “PIC alert”, which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”). Petitioner receives PIC alerts once another state takes regulatory action against a licensee and subsequently enters the regulatory action into the NAIC database which appears on a “RIRS report” in the NAIC system. The RIRS report admitted into evidence indicated that Missouri took regulatory action against Respondent and the reason for the action was entered as “claim handling” and “demonstrated lack of fitness or trustworthiness”, which resulted in a voluntary surrender of Respondent’s Missouri license. *See* Pet’r’s Ex. 6.

7. After receiving notification, Complaint Analyst Matthew Reck was assigned this matter on behalf of Petitioner. Agent Services opens enforcement cases and conducts investigations to determine if licensees have complied with the insurance laws of this State.

8. 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 thirty (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 taken against their license to the Department by either uploading a copy of the administrative action to the National Insurance Producer Registry (“NIPR”) Attachment Warehouse or report the administrative action directly to the Department via fax, mail or email. Respondent did not report the Missouri regulatory action directly to Agent Services and did not upload any documents regarding the Missouri action into the NIPR Attachment Warehouse, as evidenced by a screenshot captured on October 2, 2024, searching Respondent’s National Producer Number in the NIPR Attachment Warehouse. *See* Pet’r’s Exs. 4 and 7.

10. On October 24, 2023, Agent Services sent written correspondence to Respondent’s electronic and physical addresses of record requesting that Respondent provide a written response and documentation regarding the Missouri action (effective October 13, 2023). *See* Pet’r’s Exs. 8a and 9. At the time of this correspondence, Respondent still had time to timely report the Missouri administrative action to the Department pursuant to § 58-33-32(k). Respondent did not provide any response to Petitioner as requested.

11. On November 6, 2023, Agent Services sent a second email to Respondent that attached previous correspondence and again requested that that Respondent provide a response within ten (10) days. *See* Pet’r’s Ex. 8b. At the time of this second letter, Respondent still had time to timely report the Missouri administrative action to the Department pursuant to § 58-33-32(k). Again, Respondent did not respond to Petitioner as requested.

12. As of November 17, 2023, Agent Services attempted to call the Respondent but was unsuccessful and noted that “[t]here still has been no contact with the licensee” on the enforcement file. *See* Pet’r’s Ex. 11.

13. On November 21, 2023, Agent Services sent notice of an informal conference to Respondent indicating that an informal conference was to be held on January 9, 2024, by telephone at the number Respondent previously provided the Commissioner. This informal conference notification was sent by e-mail and by first class U.S. Postal Service to Respondent’s addresses of record. *See* Pet’r’s Ex. 8c. At the time of this notice, Respondent was in violation of N.C. Gen. Stat. § 58-33-32(k) by failing to timely report the Missouri administrative action of October 13, 2023. Respondent did not contact Petitioner after this correspondence.

14. On January 9, 2024, Agent Services attempted to call Respondent for the scheduled informal conference. Respondent did not answer, call back or

participate in meeting with Petitioner to discuss the matter. *See* Pet'r's Exs. 9, 11.

15. That same date, following the unsuccessful attempts to contact Respondent, Agent Services sent to Respondent that an administrative hearing would be scheduled regarding his failure to timely report the Missouri administrative action, and noting that Agent Services had made numerous attempts to contact Respondent about this matter. The e-mail and letter noted that Respondent could surrender his license in lieu of an administrative hearing. *See* Pet'r's Ex. 8d. Respondent did not respond to this e-mail or letter.

### 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 was properly served on Petitioner pursuant to N.C. Gen. Stat. § 58-2-69(b) and Rule 4 of the North Carolina Rules of Civil Procedure.

3. The evidence presented at the hearing supports the allegations of the Notice of Hearing and Petition.

4. 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 or by another governmental agency in this State within thirty (30) days after the final disposition of the matter. Section 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."

5. Respondent surrendered his license as a result of his failure to appear to a subpoena of the Missouri Department of Commerce and Insurance as a result of a consumer complaint regarding an unpaid claim. RSMo 374.210.2 is a Missouri insurance law that allows for penalties for failure to appear before the Missouri Department of Commerce and Insurance. These penalties include allowing the Director of the Missouri Department of Commerce and Insurance to suspend, revoke or refuse any license or certificate of authority issued by the director to any person who does not appear or refuses to testify, file a statement, produce records, or does not obey a subpoena. RSMo 374.210.2(7). Further, the Missouri Department of Commerce and Insurance reported the license surrender through the PIC Alert system and it appears on the RIRS Report as an adverse administrative action. Therefore, Respondent's October 13, 2023 license surrender to the Missouri

Department of Commerce and Insurance is an adverse administrative action that he was required to timely report to the Department within thirty (30) days pursuant to N.C. Gen. Stat. § 58-33-32(k).

6. Respondent failed to timely report, or indeed ever report, the October 13, 2023 Missouri administrative action to the Department, despite receiving two (2) emails from Agent Services notifying him of this requirement while there was still time to timely report the action. Respondent's failure to report the Missouri administrative action to the Department within thirty (30) days of the final disposition of the matter is a violation of N.C. Gen. Stat. § 58-33-32(k).

7. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to suspend, revoke, or refuse to renew any license issued under this Article for violating any insurance law of this or any other state. Additionally, N.C. Gen. Stat. § 58-2-70 allows the Commissioner to order a payment of a monetary penalty for a violation of Chapter 58 of the North Carolina General Statutes.

8. Respondent failed to respond in any way to the Department after Agent Services made numerous attempts to contact Respondent by e-mail, first class US Postal Service mail, and telephone. Further, Respondent failed to file a Prehearing Statement as required by the undersigned hearing officer's September 16, 2024 Order for Prehearing Statements. *See* Pet'r's Ex. 3a. Respondent failed to appear at this Hearing. Respondent has therefore given no indication that he has an interest in retaining his North Carolina insurance license or in complying with insurance laws of this State.

Based on the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

**ORDER**

It is ORDERED that Respondent's North Carolina nonresident insurance producer license is hereby REVOKED effective as of the date of this Order.

This the 30 day of June, 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 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 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:

Gary Shortridge  
357 Old Homestead Dr.  
Troy, IL 62294-1294  
*(Respondent)*

**Certified Mail Tracking Number: 7022 0410 0003 1024 5232**

Gary Shortridge  
700 N. State St.  
Marengo, IL 60152-2258  
*(Respondent)*

**Certified Mail Tracking Number: 7022 0410 0003 1024 5249**

Gary Shortridge  
4477 Woodson Drive  
St. Louis, MO 63134  
*(Respondent)*

**Certified Mail Tracking Number: 7022 0410 0003 1024 5256**

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

This the 1<sup>st</sup> day of July, 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  
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