

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
ROBERT SKOK
(NPN 17775421)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2348

THIS MATTER was heard on February 10, 2026 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 represented by Assistant Attorney General Whitney Shaffer. Respondent, Robert Skok (“Respondent”) did not appear and was not represented by counsel at the hearing.

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 GRANTED; however, the undersigned Hearing Officer proceeded to hear the Petitioner’s testimony and evidence in support of the underlying Petition.

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

Petitioner’s Exhibits 1 through 8, and all subparts, were admitted into evidence with redactions of personally identifiable information.

Petitioner’s Exhibit 8, an uncertified copy of the Ohio Department of Insurance Consent Order, was admitted into evidence. Petitioner’s counsel explained that the document lacked the records custodian’s signature due to a printing error with a fillable PDF form. The undersigned Hearing Officer acknowledged that Petitioner may file a Motion to Supplement the Record with a signed, certified copy. On May 7, 2026, Petitioner submitted a motion to supplement the record to substitute the

uncertified copy that was proffered into evidence as Exhibit 8 with a certified copy, which the undersigned Hearing Officer granted on May 8, 2026.

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. Agent Services is a division of the NCDOI.

2. Respondent holds a nonresident North Carolina insurance producer license with lines of authority in Accident and Health or Sickness and Life (“License”). Respondent’s License was first issued in North Carolina on February 16, 2022. Respondent is a resident of Ohio. *See* Pet’s Ex. 3.

3. On January 7, 2026, copies of the Notice of Administrative Hearing and Petition for Administrative Hearing were deposited in the United States Postal Service, via both first-class mail and certified mail, return receipt requested. Service was directed to Respondent’s residential address of record pursuant to N.C. Gen. Stat. §§ 58-2-69(b),(d) and (e), 150B-38(c), and Rule 4 of the North Carolina Rules of Civil Procedure. *See* Pet’s Exs. 1 and 2. The certified mail to Respondent’s residential address was unclaimed and returned to sender, and the first-class mail was not returned. *See* Pet’s Ex. 2.

4. Matthew Reck (“Mr. Reck”) is a Complaint Analyst with Agent Services, and his job responsibilities include handling licensure investigations of North Carolina insurance producers.

5. On or about October 15, 2024, Agent Services became aware, via a report from the Regulatory Information Retrieval System (“RIRS”), which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”), that Respondent received an adverse administrative action in Ohio. *See* Pet’s Exs. 4 and 5.

6. Mr. Reck was assigned to investigate the administrative action against Respondent that the Ohio Department of Insurance (“Ohio”) entered into NAIC on October 12, 2024. *See* Pet’s Exs. 4 and 5.

7. During his investigation, Mr. Reck obtained a copy of the Consent Order issued by Ohio. *See* Pet’s Ex. 8. On August 9, 2024, Ohio entered a Consent Order

with Respondent imposing administrative sanctions on him as a result of conducting unauthorized insurance business in violation of Ohio's insurance law ("Ohio administrative action"). *Id.*

8. A licensee is obligated to report any administrative action taken against the licensee to the NCDOI within 30 days of the action's final disposition. *See* N.C. Gen. Stat. § 58-33-32(k). This report must include a copy of the order or consent order and any other information or documents filed in the proceeding necessary to describe the action. *Id.* 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 Ohio within 30 days of its effective date of August 9, 2024. *See* Pet'r's Ex. 6. Furthermore, Respondent did not report the August 9, 2024 Ohio administrative action directly to the NCDOI.

10. On October 21, 2024, Mr. Reck sent Respondent an e-mail to his e-mail address of record requesting information regarding the unreported Ohio administrative action within 10 days. *See* Pet'r's Ex. 7a. Respondent failed to provide any response to this correspondence.

11. On November 1, 2024, Mr. Reck sent a follow-up e-mail to Respondent noting that Respondent failed to provide a response and the documents requested in the October 21, 2024 e-mail. *See* Pet'r's Ex. 7b. On November 4, 2024, Respondent replied to Mr. Reck's November 1, 2024 e-mail asking for clarification on the documents he was to provide. *See* Pet'r's Ex. 7c.

12. On November 7, 2024, Mr. Reck replied to Respondent's November 4, 2024 e-mail, requesting a copy of the August 9, 2024 Ohio administrative action as well as an explanation of why it was not timely reported. *See* Pet'r's Ex. 7c. On November 14, 2024, Mr. Reck follow-up with Respondent since Respondent still had not provided the requested documentation. *See* Pet'r's Ex. 7d. On November 21, 2024, Respondent replied that he would have the information to Mr. Reck the next day. *Id.* Respondent failed to provide any response to this correspondence.

13. On December 16, 2024, Mr. Reck 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 Ohio administrative action. *See* Pet'r's Ex. 7e. The informal conference was scheduled for Respondent on January 21, 2025 at 10:00 a.m. eastern time via the telephone. *Id.*

14. On January 17, 2025, Mr. Reck sent Respondent an e-mail with a courtesy reminder of the informal conference. *See* Pet'r's Ex. 7f. At the appointed time

for the January 21, 2025 informal conference, Agent Services contacted Respondent at the telephone number on record (440-289-6863) and Respondent did not answer. *See* Pet'r's Exs. 4 and 7f. Agent Services left a voicemail message for Respondent, but Respondent failed to return Agent Services' call. *Id.*

15. On February 19, 2025, Mr. Reck 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 advising Respondent that he failed to respond to the NCDOI's repeated attempts to resolve this matter, and failed to attend the informal conference. *See* Pet'r's Ex. 7g. This correspondence also informed Respondent that formal proceedings would be instituted under Article 3A of Chapter 150B and an administrative hearing would be scheduled in Raleigh, North Carolina at a time and date to be determined. *Id.* Respondent failed to provide any response to this correspondence.

16. As of the hearing date, Respondent failed to fulfill the statutory obligation to report the August 9, 2024 Ohio administrative action to the NCDOI 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). Service of the Notice and Petition to Respondent's residential address of record was deemed complete on or about January 12, 2026. *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 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.

4. Respondent's failure to report and provide a copy of the August 9, 2024 Ohio administrative action directly to the NCDOI or via the NIPR Attachment Warehouse within 30 days of the action's final disposition is a violation of N.C. Gen. Stat. § 58-33-32(k). This omission persisted despite numerous requests from Agent Services.

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 nonresident 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 August 9, 2024 Ohio administrative action within 30 days of the action's final disposition.

7. Based on the evidence received and the applicable law, the undersigned Hearing Officer concludes that Respondent's North Carolina nonresident insurance producer should be revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2).

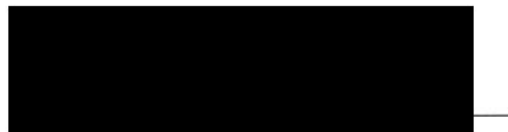
BASED UPON the foregoing Findings of Fact and Conclusions of Law, the Hearing Officer enters the following:

ORDER

It is ORDERED that Respondent's nonresident insurance producer license issued by the North Carolina Department of Insurance is hereby **REVOKED**.

This Order is effective three (3) days from the date of mailing this Order. The "date of mailing" is the date indicated on the Certificate of Service attached to this Order.

This 12th day of May, 2026.



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. § 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 Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); via courtesy e-mail to Respondent; and via State Courier and courtesy e-mail to Attorney for Petitioner, addressed as follows:

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Mentor, OH 44060-4954
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RobSkok23@gmail.com
(Respondent)

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Whitney N. Shaffer
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(Attorney for Petitioner)

This 12th day of May, 2026.



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Clerk of Court for Administrative Hearings
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