

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
OFELIA TAYLOR
(NPN #20466080)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2361

THIS MATTER was heard on March 12, 2026 by the undersigned Hearing Officer, as designated by the Commissioner of Insurance pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in the Hearing Room at the North Carolina Department of Insurance, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, the Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "ASD"), was present and represented by Assistant Attorney General Kristin K. Mullins. Jeffrey Miller ("Mr. Miller"), Complaint Analyst for ASD, appeared and testified on behalf of the Petitioner. Respondent, OFELIA TAYLOR ("Respondent"), did not appear and was not represented by counsel at the hearing.

Petitioner's Exhibits 1-13 were admitted into evidence.

BASED UPON careful consideration of the evidence, arguments presented at the hearing by ASD, 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, in accordance with Chapter 58 of the North Carolina General Statutes, for enforcement of the insurance laws of North Carolina and for regulating and licensing insurance producers.

2. Respondent is a resident of Texas. See Pet'r's Exs. 3 and 4.

3. Respondent currently holds an active non-resident North Carolina Insurance Producer License, National Producer Number 20466080, 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 October 17, 2022. *See* Pet'r's Exs. 3 and 4.

4. The Notice of Administrative Hearing was properly served on Respondent 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 applicable Affidavit of Service, were admitted into evidence as administrative exhibits. *See* Pet'r's Exs. 1 and 2.

6. Jeffrey Miller is a Complaint Analyst with ASD, and among his job responsibilities is handling 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 NCDOI if another state has taken administrative action against a North Carolina licensee.

7. Mr. Miller was assigned to and investigated the March 30, 2025 PIC alert relating to Respondent. The PIC alert concerned a February 11, 2025 denial by the Kansas Department of Insurance of Respondent's application for a nonresident insurance producer's application ("Kansas Action"). *See* Pet'r's Ex. 5. Kansas denied Respondent's license application for two reasons: (a) in response to a question regarding whether she had any criminal convictions, Respondent failed to identify a March 11, 2012 conviction; and (b) in response to a question regarding whether she had ever been involved in a prior administrative proceeding, Respondent failed to acknowledge that the Kansas Department of Insurance itself had denied Respondent a producer's license in 2022.

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 and Respondent's National Insurance Producer Registry ("NIPR") Attachment Warehouse, *see* Pet'r's Ex. 6.

9. 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 or by uploading a copy of the administrative action to the NIPR attachment warehouse within thirty (30) days.

10. Respondent failed to report the Kansas Action within thirty (30) days, as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 5 and 6. Furthermore, Respondent had not reported the Kansas Action as of the date of the hearing. *Id.*

11. Accordingly, ASD sent correspondence to Respondent's e-mail address on record, initially on March 27, 2025, advising Respondent that the Kansas Action, in order to be compliant with N.C. Gen. Stat. § 58-33-32(k), needed to be reported within thirty (30) days of the February 11, 2025 effective date, or by March 13, 2025. *See* Pet'r's Exs. 8 and 9. Respondent was instructed to provide Mr. Miller with a written response, along with documentation regarding the Kansas Action, within ten (10) days of receipt of the letter. *Id.* Respondent did not respond to this March 27, 2025 correspondence.

12. On April 8, 2025, ASD sent yet another e-mail to Respondent's e-mail address on record. In that e-mail, it was noted that Respondent failed to provide a response and documentation, as requested in the March 27, 2025 initial correspondence. *See* Pet'r's Exs. 8 and 10. The April 8, 2025 correspondence gave Respondent notice that unless she sent a copy of the Kansas Action and a written statement to ASD within ten (10) days, ASD would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195 and could proceed with an administrative action against her license. *Id.* Respondent did not respond to this April 8, 2025 correspondence.

13. On April 29, 2025, ASD sent yet another e-mail to Respondent's e-mail address on record. *See* Pet'r's Exs. 8 and 11. That same day, a copy of the correspondence was also mailed to Respondent's address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on April 29, 2025. *Id.* 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 May 29, 2025 at 10:00 a.m. to discuss the allegations. *Id.* Respondent did not respond to this April 29, 2025 correspondence and did not attend the informal conference. *See* Pet'r's Ex. 8. Mr. Miller attempted to call Respondent at the telephone number on record with ASD but was unable to leave a message. *Id.* Additionally, Mr. Miller found additional contact information for Respondent on the State Licensing Report, pertaining to other states. *Id.* As a result, he determined that a second Informal Conference would need to be scheduled. *Id.*

14. On June 26, 2025, ASD sent yet another e-mail to Respondent's e-mail addresses on record. *See* Pet'r's Exs. 8 and 12. That same day, a copy of the correspondence was also mailed to Respondent's addresses on record, and the additional address found on another state's information on the State Licensing Report, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on June 26, 2025. *Id.* This correspondence alerted Respondent again 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 now been scheduled for August 6, 2025 at 11:00 a.m. to discuss the allegations. *Id.* Respondent did not respond to this August 6, 2025 correspondence and did not attend the second scheduled informal conference.

15. On August 12, 2025, ASD sent yet another e-mail to Respondent's e-mail addresses of record. *See* Pet'r's Exs. 8 and 13. That same day, a copy of the correspondence was also mailed to Respondent's addresses of record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on August 12, 2025. *Id.* This correspondence advised Respondent that Agent Services had been trying to contact her to resolve her matter, via telephone, on August 6, 2025. *Id.* The correspondence also set forth Agent Services' allegations that Respondent violated N.C. Gen. Stat. §58-33-32(k) for not reporting the Kansas Action, which was grounds for disciplinary action against her license pursuant to N.C. Gen. Stat. §58-33-46(a)(2). *Id.* 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 did not respond to this August 12, 2025 correspondence.

16. As of the date of the hearing, Respondent had not reported the Kansas Action to ASD, despite apparently knowing how to do so in light of her having previously uploaded to the NIPR Attachment Warehouse the Kansas 2022 denial of her producer's application.

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 Action 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. Furthermore, as of the date of the hearing in this matter, Respondent has failed to report the Kansas Action.

6. In addition, N.C. Gen. Stat. § 58-2-185 requires that a licensee make and keep a full and complete record of business done by them and that information from these records “must be furnished to the Commissioner on demand.”

7. Respondent violated N.C. Gen. Stat. § 58-2-185 by failing to provide ASD with the information and documents regarding the Kansas Action requested by Mr. Miller, on March 27, 2025, April 8, 2025, April 29, 2025, June 26, 2025 and August 12, 2025.

8. 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.

9. Respondent’s non-resident insurance producer license should be revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) first, due to her violation of N.C. Gen. Stat. 58-33-32(k) for failing to report the Kansas Action. Additionally, Respondent’s license should be revoked because she failed to furnish information, as requested, on five different occasions, via written inquiries from ASD.

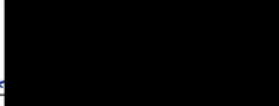
10. Based upon the evidence received and the applicable law, the undersigned Hearing Officer concludes that the Respondent’s license should be revoked under N.C. Gen. Stat. § 58-33-46(a)(2) for violating N.C. Gen. Stat. §§ 58-33-32(k) and 58-2-185.

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 9th day of May, 2026.


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 Respondent at the addresses 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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This the 19~~th~~ day of May, 2026.



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