

STATE OF NORTH CAROLINA)
COUNTY OF WAKE)
)
)
IN THE MATTER OF:)
)
THE LICENSURE OF)
SHANOTTA THOMAS)
(NPN #18551593))
)
Respondent.)
)

BEFORE THE
COMMISSIONER OF INSURANCE

ORDER AND
FINAL AGENCY DECISION

Docket No. 2239

1. Service of the Notice of Administrative Hearing providing Respondent with due notice of the February 11, 2026 hearing was properly served on Respondent by depositing in the United States Postal Service Mail via first class U.S. Mail on

January 6, 2026. *See* Pet'r's Exs. 1 and 2. Service of the Notice of Administrative Hearing was perfected on January 10, 2026 by the United States Postal Service via first class mail, addressed to Respondent at the residence address provided to the Department by Respondent. *Id.*

2. The North Carolina Department of Insurance ("Department") is a state agency responsible for the enforcement of the insurance laws of North Carolina and for regulating the licensing of insurance producers, in accordance with Chapter 58 of the North Carolina General Statutes.

3. At all relevant times herein, Respondent held a North Carolina resident insurance producer license with lines of authority in Life, Accident, Health or Sickness, and Medicare Supplement & Long Term Care insurance. Respondent's National Producer Number (NPN) is 18551593 and the license was first action on October 18, 2017. *See* Pet'r's Exs. 3 and 4.

4. This matter first came to Agent Services' attention through a "PIC alert," which is an automatic notification system through the NAIC ("National Association of Insurance Commissioners"), regarding an administrative action against Respondent, in the form of a license revocation, from the state of South Dakota. *See* Pet'r's Ex. 5. Mr. Miller was assigned the file to address this matter.

5. Effective June 24, 2024, the South Dakota Department of Labor and Regulation Division of Insurance (hereinafter "South Dakota") revoked Respondent's insurance producer license due to Respondent's failure to report the an administrative action from the state of Illinois to South Dakota within 30 days pursuant to SDCL 58-30-193, and for Respondent's failure to respond to multiple inquiries from South Dakota and supply requested documents within 20 days from receipt of a request in violation of SDCL 58-33-66(1). *See* Pet'r's Ex. 7.

6. N.C. Gen. Stat. § 58-33-32(k) requires a 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. 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."

7. A licensee is permitted to report an administrative action against a licensee in another state by various means, including uploading a copy of the administrative action to the National Insurance Producer Registry ("NIPR") Attachment Warehouse or reporting the administrative action directly to the Department, either by USPS mail, facsimile or email.

8. Mr. Miller testified that upon receiving the PIC alert and investigating Respondent's adverse action, Respondent had not timely reported the South Dakota

administrative action pursuant to N.C. Gen. Stat. § 58-33-32(k).

9. On September 19, 2024, Agent Services sent correspondence to Respondent's e-mail addresses of record requesting that she provide a written response and documentation regarding the South Dakota administrative action and her failure to report. *See* Pet'r's Ex. 8. Respondent did not respond to this inquiry from the Department, nor provide any documentation as requested.

10. On November 21, 2024, Agent Services sent a second attempt of correspondence to Respondent's e-mail addresses of record, again requesting that she provide documentation of the South Dakota action and respond to the Department within 10 days from receipt of the letter or be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195. *See* Pet'r's Ex. 9. Respondent did not respond to this inquiry from the Department nor provided any documentation as requested.

11. On December 18, 2024, Agent Services sent an e-mail and letter via first class USPS mail to Respondent's addresses of record, scheduling an informal conference via telephone for January 23, 2024 (sic), to discuss Respondent's failure to report the South Dakota administrative action to the Department pursuant to N.C. Gen. Stat. § 58-33-32(k).

12. On January 23, 2025 at 11:00 AM an informal conference was attempted as scheduled. Agent Services contacted Respondent at the telephone number on record as indicated on the December 18, 2024 correspondence, however Respondent did not participate in the informal conference, and never made subsequent contact with the Department. *See* Pet'r's Exs. 10-11.

13. On November 3, 2025, a copy of the South Dakota administrative action was uploaded into the NIPR Attachment Warehouse. *See* Pet'r's Ex. 6. This constitutes late reporting by Respondent as the South Dakota action was effective June 24, 2024 and should have been reported within 30 days. *See* Pet'r's Ex. 7.

14. Respondent never provided the timely notice of the negative administrative action from South Dakota to the Department and violated N.C. Gen. Stat. § 58-33-32(k), as the effective date of the South Dakota action was June 24, 2024, and 467 days had passed without Respondent reporting this action to the Department. *See* Pet'r's Exs. 7-11.

15. Petitioner presented no further evidence that Respondent made additional attempts to communicate with Agent Services since the January 23, 2025 informal conference attempt by the Department.

15. Respondent has not demonstrated a continuing interest in retaining his North Carolina insurance license as evidenced by his failure to respond to or

communicate with the Department, nor has he demonstrated a willingness to comply with the North Carolina insurance laws and regulations.

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. Respondent was properly served with the Notice of Administrative Hearing and the Petition for Administrative Hearing were properly served on Respondent pursuant N.C. Gen. Stat. §§ 58-2-69(e), 150B-38 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 an 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.

4. Respondent violated N.C. Gen. Stat. § 58-33-32(k) by failing to report the South Dakota administrative action (effective June 24, 2024) within thirty (30) days of the final disposition date of the action.

5. N.C. Gen. Stat. § 58-33-46(a)(2) allows the Commissioner to place on probation, suspend, revoke, or refuse to renew any license issued under this Article for a licensee violating any insurance law of this or any other state, violating any administrative rule, subpoena, or order of the Commissioner or of another state's insurance regulator or violating any rule of FINRA.

7. Respondent violated the insurance law of North Carolina, within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2), by failing to report the administrative action from South Dakota within thirty (30) days of the final disposition, as required by N.C. Gen. Stat. § 58-33-32(k). Respondent did not report her adverse action to the Department 467 days after she was statutorily required to do so, a substantial delay.

8. The undersigned give weight to the evidence that Respondent has shown a pattern of disregard to the regulatory authority based on the noted failure to respond to the South Dakota regulatory authority when documentation was requested as well as Respondent's repetitive failure to respond to multiple communicative attempts made by the Department, indicating that Respondent does not have a continuing interest in retaining her North Carolina Nonresident Producer license issued by the Department.

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

ORDER

It is ordered that Respondent's resident insurance producer license issued by the North Carolina Department of Insurance is hereby **REVOKED** effective as of the date of the signing of this Order.

This 13th day of July, 2026.



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 the 11 NCAC 1.0413 and N.C.G.S. § 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

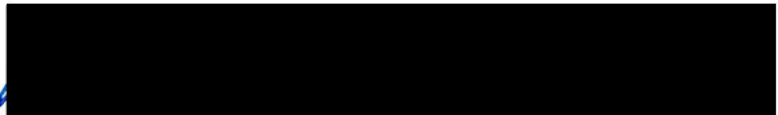
I HEREBY CERTIFY that I have this day served the foregoing **ORDER and FINAL AGENCY DECISION** by mailing a copy of the same via certified U.S. mail, return receipt requested; and via first class U.S. mail to the Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b); and via courtesy e-mail to Respondent; and via State Courier and courtesy e-mail to Attorney for Petitioner addressed as follows:

Shanotta Thomas
3418 Victoria Brook Lane
Charlotte, NC 28208-4256
shanotta.thomas@gmail.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 3931 7752 73

M. Denise Stanford
Special Deputy Attorney General
N.C. Department of Justice
Insurance Section
9001 Mail Service Center
Raleigh, NC 27699-9001
(Attorney for Petitioner)

This the 13th day of July, 2026.



Raheema I. Moore
Clerk of Court for Administrative Hearings
Paralegal III
N.C. Department of Insurance
1201 Mail Service Center
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