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 VINCENT VAZQUEZ (NPN 17967934) Respondent.	))))))))	ORDER AND <u>FINAL AGENCY DECISION</u> Docket Number: 2367

THIS MATTER came on for hearing and was heard on March 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, located at 3200 Beechleaf Court, Raleigh, Wake County, North Carolina.

Petitioner, Agent Services Division of the North Carolina Department of Insurance (hereinafter "Petitioner" or "Agent Services") was present and represented by Assistant Attorney General Whitney N. Shaffer.

Applicant, Vincent Vazquez (hereinafter "Applicant" or "Respondent") appeared via WebEx, represented himself *pro se*, and testified on his own behalf.

Dawne Pittman, Licensing Analyst with Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner's Exhibits 1 through 9, and all subparts, were admitted into evidence with redactions of personally identifiable information.

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:

<u>FINDINGS OF FACT</u>

1. The North Carolina Department of Insurance (hereinafter "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. On January 29, 2026, the Notice of Administrative Hearing (hereinafter "Notice") and Petition for Administrative Hearing (hereinafter "Petition") were deposited in the United States Postal Service via first-class mail and via certified mail, return receipt requested. Service was directed to Applicant's residential address of record in accordance with 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'r's Exs. 1, 2, and 7e. The certified mail to Applicant was delivered on February 10, 2026, and the first-class mail was not returned. *See* Pet'r's Ex. 2.

3. Applicant previously held a nonresident North Carolina insurance producer license, National Producer License Number 17967934, which was first issued on October 27, 2017. *See* Pet'r's Exs. 3 and 8. On January 16, 2024, Applicant's nonresident North Carolina insurance producer license was revoked due to Applicant's failure to timely report an administrative action by the Louisiana Department of Insurance (hereinafter "Louisiana") in violation of N.C. Gen. Stat. § 58-33-32(k), among other violations. *See* Pet'r's Ex. 8.

4. On May 6, 2022, Louisiana fined Applicant for failure to make required disclosures on his Louisiana licensing application, which constituted an order of the Commissioner of Insurance and a final disposition of that matter. *See* Pet'r's. Ex. 9. On August 24, 2022, Louisiana suspended Applicant's nonresident insurance producer license for failure to pay said fine, which constituted a violation of La. R.S. 22:1554(A)(14). *Id.* The suspension from Louisiana was effective on or about September 6, 2022. *Id.*

5. Applicant reported the Notice of Fine from Louisiana to the NCDOI on September 12, 2022, more than 30 days after the May 6, 2022 final disposition. *See* Pet'r's Ex. 6. Applicant's failure to timely report the above-cited Louisiana administrative actions led to the revocation of his North Carolina nonresident insurance producer license on January 16, 2024. *See* Pet'r's Ex. 8.

6. On May 23, 2024, Applicant submitted a license application to the NCDOI for a nonresident insurance producer license (hereinafter "license application"). *See* Pet'r's Ex. 3. On said license application, Applicant answered "No" to the background question which asked, "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license?" *Id.*

7. Dawne Pittman (hereinafter "Ms. Pittman") is a Licensing Analyst with Agent Services. Among her other duties, she handles licensure investigations of individuals applying to have a North Carolina nonresident insurance producer

license. She assumed responsibility for the investigation pertaining to Applicant's May 23, 2024 license application.

8. Applicant provided materially incorrect and untrue information on his May 23, 2024 license application. Specifically, Applicant answered "No" to the question asking if he had ever been named or involved as a party to an administrative proceeding regarding any professional or occupational license, whereas he had in Louisiana and North Carolina.

9. Applicant's Louisiana license was suspended for reasons substantially similar to N.C. Gen. Stat. § 58-33-46(a)(2) (violating an order of an insurance regulator). Specifically, Louisiana suspended Applicant's license effective September 6, 2022, for violating an order of the Commissioner of Insurance by failing to pay the required fine.

10. On July 9, 2024, Agent Services denied Applicant's May 23, 2024 license application and sent correspondence to Applicant via email and first-class mail notifying Applicant of the denial. *See* Pet'r's Ex. 7a. Thereafter, Applicant made a timely request for a denial review pursuant to N.C. Gen. Stat. § 58-33-30(g). *Id.*

11. On July 12, 2024, Agent Services sent correspondence to Applicant via email and first-class mail notifying Applicant that a denial review was scheduled for August 6, 2024, at 9:30 a.m. via teleconference. *See* Pet'r's Ex. 7c.

12. On August 6, 2024, the requested denial review occurred with Applicant in attendance. Agent Services upheld the denial of Applicant's license application following the denial review. The factors guiding Agent Services' decision included the Applicant's failure to timely report the Louisiana administrative actions, the Applicant's failure to provide materially correct and true information in the license application, and the prior revocation of the Applicant's North Carolina nonresident insurance producer license.

13. On December 20, 2024, Agent Services sent correspondence to Applicant via email and first-class mail notifying Applicant that his license application remained denied following the denial review. *See* Pet'r's Ex. 7d. Applicant made a timely written request for an administrative hearing pursuant to N.C. Gen. Stat. § 58-33-30(g). *See* Pet'r's Ex. 7e.

14. Applicant testified on his own behalf at the hearing. Applicant indicated that when he entered a plea of "no contest" in a 2019 legal matter, he believed the case had been dismissed. Consequently, he mistakenly answered "no" to the background question on his Louisiana license application, which prompted the May 6, 2022 Louisiana administrative action. Applicant believed his employer at the time was supposed to pay the fine to Louisiana. While Applicant acknowledged it was

ultimately his personal responsibility, the company failed to pay the fine. The fine has since been paid, and Louisiana has lifted the suspension of his license. *See* Resp't's Ex. A.

15. On cross-examination, Applicant stated that he believed he was not required to report the Louisiana fine until it was paid in full. Lastly, Applicant stated that because he had previously reported the May 6, 2022 Louisiana administrative action, he failed to pay close attention when answering "no" to the background question about being involved in an administrative proceeding on his North Carolina May 23, 2024 license application.

16. Applicant's prior North Carolina license was revoked on January 16, 2024. By Applicant's own admission, he subsequently committed multiple regulatory mistakes based on a failure to understand the fundamental statutory requirements of an insurance producer. These repeated errors and lack of regulatory understanding, even if characterized as an oversight, do not reflect the standards required of a licensed producer.

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. Applicant was properly served with the Notice and Petition in this matter pursuant to N.C. Gen. Stat. § 58-2-69(d) and (e). Service of the Notice and Petition to Applicant's residential address of record was deemed complete on or about February 2, 2026. *See* Pet'r's Exs. 2 and 3.

3. Alternatively, Applicant was properly served with the Notice and Petition in this matter pursuant to N.C. Gen. Stat. § 150B-38(c) and Rule 4 of the North Carolina Rules of Civil Procedure. Service of the Notice and Petition to Applicant's residential address of record was deemed complete on February 10, 2026. *See* Pet'r's Exs. 2 and 3.

4. Pursuant to N.C. Gen. Stat. § 58-33-30(g), the Commissioner may deny an application for a nonresident insurance producer license for any reason for which a license may be suspended or revoked or not renewed pursuant to N.C. Gen. Stat. § 58-33-46.

5. N.C. Gen. Stat. § 58-33-46(a)(1) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew any license issued under Article 58 of the North Carolina General Statutes for a licensee providing

materially incorrect, misleading, incomplete, or materially untrue information in the license application.

6. Applicant's answer of "No" to the background question regarding prior administrative, FINRA, or arbitration proceedings was materially incorrect and untrue as Applicant had received a fine and subsequent license suspension from Louisiana in 2022. Moreover, Applicant's prior North Carolina nonresident insurance producer license was revoked following an administrative proceeding in January 2024. Despite having previously reported the Louisiana administrative actions to the NCDOI, Applicant was required to answer "Yes" based on his prior regulatory history.

7. N.C. Gen. Stat. § 58-33-46(a)(9) provides that the Commissioner may place on probation, suspend, revoke or refuse to issue or renew any license issued under Article 58 of the North Carolina General Statutes for having an insurance producer license, or equivalent, denied, suspended, or revoked in any other jurisdiction for reasons substantially similar to those listed in this subsection.

8. Louisiana fined Applicant for failure to make required disclosures on his Louisiana licensing application. Applicant subsequently violated an order of the Commissioner of Insurance by failing to pay the required fine, which constituted a violation of La. R.S. 22:1554(A)(14). Applicant's Louisiana license was suspended for reasons substantially similar to N.C. Gen. Stat. § 58-33-46(a)(2) (violating an order of an insurance regulator), which constitutes a ground for action under N.C. Gen. Stat. § 58-33-46(a)(9).

9. Applicant's violation of N.C. Gen. Stat. § 58-33-46(a)(1), by itself, is sufficient grounds to support denial of Applicant's nonresident insurance producer license.

10. Applicant's violation of N.C. Gen. Stat. § 58-33-46(a)(9), by itself, is also sufficient grounds to support denial of Applicant's nonresident insurance producer license.

11. Based on the documentary and testimonial evidence in this case, and the applicable law, the undersigned Hearing Officer concludes that Applicant's application for a license should be denied pursuant to N.C. Gen. Stat. § 58-33-30(g) for his violation of N.C. Gen. Stat. § 58-33-46(a)(1) and (a)(9).

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

ORDER

It is ORDERED that the Agent Services Division's denial of Applicant's application for a North Carolina nonresident insurance producer license is AFFIRMED.

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 7th day of August, 2026.

[redacted]

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 copies 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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This 7th day of August, 2026.

[redacted]

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