

EYE on DOI

North Carolina
DEPARTMENT OF INSURANCE

summer **2012**



2

NC LEGISLATURE

Results from the NC
Legislative Session



5

SHIP

SHIP Coordinators'
Conference



6

REGULATORY ACTIONS

Regulatory Actions from
May through July 2012



NCHurriClaims.com
Your source for insurance information in a disaster

Even as some North Carolina coastal residents are still recovering from Hurricane Irene, another hurricane season is upon us. The Atlantic hurricane season runs from June to November, and peaks from mid-August to late October.

Many employees at the North Carolina Department of Insurance play a role when a hurricane makes landfall in our state — from our Office of State Fire Marshal staff who help assess damage and assist fire departments, to our Consumer Service specialists who field complaints and provide valuable insight and information. The role of the Public Information Office is to help raise public awareness about insurance issues before, during and after a hurricane hits home.

In an effort to engage consumers in a new way, the Department of Insurance has created a new website, www.NCHurriClaims.com. The website houses insurance-related tips for before and after a storm, descriptions of coverage and other insurance information relevant to disaster and recovery. As the season progresses, we will add press releases, bulletins and other timely materials. The online format also allows us to take advantage of dynamic features such as videos and social media feeds.

We encourage you to tell your clients, friends and colleagues about www.NCHurriClaims.com. As most professionals in the insurance industry know, advanced planning can make a huge difference in recovering from a hurricane or other disaster.

Here are some simple things you and your loved ones can do now to ease the insurance claims process should you suffer property damage or loss.

more on page 3 •••

from the **COMMISSIONER'S** desk



Changes in the Agent Services Division

I am pleased to announce that Rebecca Shigley has been selected as the new Deputy Commissioner of the Agent Services Division.

Rebecca has been with the Agent Services Division for 10 years and has served as a Complaint Analyst and as the Special Projects Manager. Prior to her career with NCDOI, Rebecca was employed by an insurance company in a variety of positions, including Senior Underwriter, Home Office Specialist, Operations Manager,

Territorial Underwriting Manager and Sales Office Manager.

Among her many contributions to NCDOI, Rebecca has been instrumental in facilitating the recent outsourcing of some administrative-type tasks so that our Agent Services staff can provide higher levels of service to you, our licensees.

Former Deputy Commissioner Etta Maynard retired from the post after 12 years of mentoring others and leading the Agent

Services Division through a period of exponential growth of licensees. We are confident that Rebecca will continue to uphold and improve the high professional standards of our Agent Services Division.

Please join me in congratulating Rebecca on her new position!

Wayne Goodwin

Legislative Session Comes to a Close

The North Carolina General Assembly wrapped up the second regular session of the 2011-2012 biennium on July 3, 2012. Department of Insurance staff flagged and closely followed all pieces of legislation relevant to insurance and the Department of Insurance, as a means to fight for the best interests of our marketplace, licensees and the consumers of North Carolina.

Proposed legislation encompassed a wide range of relevant issues this year, and a number of those bills have been passed into law.

House Bill 1044 allows members of the military who have taken a comparable motorcycle safety program provided by federally-certified instructors to receive the same motorcycle insurance discounts as drivers who complete the Motorcycle Safety Instruction Program.

Senate Bill 647 provides for the creation of mutual insurance holding companies.

Senate Bill 836 is a property insurance bill that, among other things, requires the North Carolina Rate Bureau, with the assistance of the Department of Insurance, to study the current geographic territories established for rating purposes.

You can see summaries of enacted legislation tracked by the Department of Insurance in the Legislative Services section of our website [HERE](#).

••• continued from page 1

Review your insurance policies. When a disaster hits, a lot of people realize they aren't familiar with the terms of their policies. You might think you have more coverage than you actually do. Reviewing your insurance policies now gives you the chance to make adjustments and have those adjustments take effect before a storm comes our way. Also, remember that flooding is not covered under your homeowners insurance policy; you need to buy a separate flood insurance policy.

Compile documents in a safe place. It's a good idea to store insurance policies, property records, medical records and other important documents in a safe place away from your home, such as a safety deposit box. Then if your home sustains severe damage in a hurricane, fire or other disaster, these records will still be intact. Keep copies of these documents together in your home, so they're easy to take with you if you are forced to evacuate.

Make a home inventory. A home inventory is a record of your belongings. And it can really come in handy when you have to file insurance claims for personal property that was damaged or destroyed. Go room to room in your home and make a list of your belongings. It's also a good idea to take pictures or video of everything in your home and to hang onto receipts for large items to help prove their original condition and value. Store the list, pictures and video, and receipts away from your home in the same safe place you're storing your insurance policies and other important documents.

We hope that Mother Nature is kind to North Carolina this year, but it's never too early to start preparing for the possibilities!



A little birdie just told me... the Department of Insurance is now on Twitter! Our official Twitter account is @NCInsuranceDept. Join our growing base of followers to receive our latest news and updates.



U.S. Supreme Court Decision

In light of the U.S. Supreme Court decision to uphold the federal Patient Protection and Affordable Care Act, the Department of Insurance will continue to do what is within its authority to protect North Carolina consumers and maintain a well-regulated insurance market in our state.

The Department of Insurance has a long-standing tradition of assisting people who have insurance-related questions and concerns. We stand ready to continue helping North Carolinians better understand their rights and responsibilities regarding health insurance under state and federal laws. As we

receive clarity from the state legislature and the federal government, we intend to make every effort to communicate those policy changes to consumers, agents and the entire insurance industry in our state.

North Carolinians who have questions about health insurance, or need to file a complaint or appeal with their health insurance company, should contact Health Insurance Smart NC at 877-885-0231. Learn more on the Smart NC web site [HERE](#).

Agent Advisory Committee Updates: Catching Up With the Agent Advisory Committees

Property & Casualty Agents Advisory Committee

The June 5 Property and Casualty Agents Advisory Committee meeting at the Greensboro Chamber of Commerce began with Commissioner Goodwin providing updates on the legislative agenda for this past session. He touched on issues regarding the availability of homeowners and commercial insurance, as well as clean risk issues with automobile insurance and product enhancements. He advised the committee that any decisions about automobile insurance have been deferred until next legislative session.

The committee was joined by several guest speakers, including North Carolina Department of Insurance Deputy Commissioner of the Property and Casualty Division Bob Mack. Mack gave a presentation about hurricane preparedness and went over the variety of resources that are available to agents on the NCDOI website; he also spoke about reinsurance and its role in the event of a catastrophe.

Assistant Insurance Commissioner Mark Edwards introduced the group to NCHurriClaims.com, a new website developed by the Department of Insurance to act as a source of insurance-related information regarding hurricanes and other natural disasters. Through the information on the website, consumers can prepare with tips for before and after a storm, descriptions of insurance coverage, important contact information, and updated news and alerts throughout the hurricane season.

The next meeting of the Property & Casualty Agents Advisory Committee will be held on Sept. 26 at the UNC Charlotte campus.

Life & Health Agents Advisory Committee

The Life and Health Agents Advisory Committee began its meeting on April 19 at Winston-Salem State University with an update from Commissioner Goodwin on what the Department of Insurance was doing to comply with federal law relating to the Affordable Care Act.

Rebecca Shigley — who since the meeting has been named the new Deputy Commissioner of Agent Services at NCDOI — delivered a summary presentation about all of the backshop licensing services that have been outsourced to Pearson VUE and how this new process allows ASD to work more closely with agents on other regulatory matters and to provide faster, more economical services.

Kevin Robertson of the Seniors' Health Insurance Information Program handed out a diagram of the SHIIP organization, outlining all of the offices and volunteers that make up the program and assuring the committee that SHIIP volunteers are eager to work with agents to assist Medicare recipients in each county.

The next meeting of the Life and Health Agents Advisory Committee will be held on Sept. 19 at the East Carolina University campus in Greenville.

Is your individual and/or company's e-mail address on file with NCDOI? If not, click [HERE](#) if you're an individual or [HERE](#) for a company to register a valid e-mail address.

SHIIP Coordinators' Conference

Insurance Commissioner Wayne Goodwin would like to recognize the outstanding work of the county coordinators for SHIIP, the Seniors' Health Insurance Information Program. SHIIP coordinators help train and organize volunteers in their respective counties to provide free, one-on-one counseling about Medicare to beneficiaries and their caregivers.

Representatives from across North Carolina attended the SHIIP Coordinators' Training Conference in Greensboro on July 17-18.

"I am so proud of our SHIIP coordinators for staying on top of important Medicare issues and learning to better serve their communities," said Goodwin. "Because of their willingness to be leaders in SHIIP, we are able to help people all over North Carolina make informed decisions about Medicare coverage."

A division of the North Carolina Department of Insurance, SHIIP provides free and unbiased information about Medicare, Medicare prescription drug coverage, Medicare Advantage, long-term care insurance and other health insurance issues. While SHIIP employs a small paid staff, a great deal of its



Commissioner Goodwin thanks Orange County SHIIP Coordinator Latonya Brown at the annual conference.

outreach is performed through trained volunteers who provide counseling in all 100 counties in North Carolina.

For more information, visit www.ncshiip.com.

IMPORTANT CONTACT INFORMATION

Agent Services Division

www.ncdoi.com/asd or 919-807-6800

Life and Health Division

www.ncdoi.com/lh or 919-733-5060

Property and Casualty Division

www.ncdoi.com/pc or 919-733-3368

Market Regulations Division

www.ncdoi.com/mr or 919-807-6899

Financial Evaluation Division

www.ncdoi.com/fed or 919-733-2205

REGULATORY ACTIONS

May — July 2012

NC License/NPN#	Action	Date of Action
PRODUCERS		
Joseph Caruana License #: 10655648	Voluntary Settlement Agreement Resident Life, Accident Health & Sickness	5/7/2012
Nathaniel Funderburke	License Denial Upheld by Administrative Hearing Resident Property, Casualty	5/8/2012
Billie J. Duncan License #: 15787317	Voluntary Surrender Resident Property, Casualty	5/10/2012
Alicia A. Wilson License #: 12484083	Voluntary Surrender Resident Property, Casualty	5/21/2012
Nell M. Griffin License #: 13993532	Voluntary Surrender Resident Property, Casualty	6/1/2012
Bernice M. Pitt License #: 6559416	Voluntary Surrender Resident Life, Accident Health Sickness, Property, Casualty	6/4/2012
Frank Lester Studivant License #: 114968	License Revocation Resident Life	6/6/2012
Earl E. Gay Jr. License #: 7710244	License Revocation Resident Life, Accident Health Sickness	6/7/2012
Mark Talon License #: 3637645	Voluntary Settlement Agreement Resident Life, Accident Health Sickness, Medicare Supplement	6/19/2012
Jimmy L. Crowder License #: 7839059	Voluntary Surrender Resident Life, Accident Health Sickness, Property, Casualty	7/1/2012
Donna Taylor License #: 10176801	Voluntary Surrender Resident Life, Accident Health Sickness, Property, Casualty	7/2/2012
Kristi I. Leonard License #: 10450654	Voluntary Surrender Nonresident Life, Accident Health Sickness	7/3/2012
Frank G. Fleming Jr. License #: 15804957	Voluntary Surrender Resident Property, Casualty	7/9/2012
Alireza Shahrak License #: 935969	License Revocation Resident Life, Accident Health Sickness	7/20/2012
Miracle Ins. & Financial Group Inc. License #: 8925211	License Revocation Resident Corporation	7/20/2012
Salvatore Toscano License #: 2354376	License Denial Upheld by Administrative Hearing Resident Life	7/24/2012

continued •••

NC License/NPN#	Action	Date of Action
Charles E. Collins License #: 6583808	Voluntary Settlement Agreement Resident Life, Accident Health Sickness, Property, Casualty	7/25/2012
Jeffrey C. Collins License #: 6571640	Voluntary Settlement Agreement Resident Property, Casualty	7/25/2012
BAIL BONDSMEN		
Andre D. Day License #: 8392509	Voluntary Settlement Agreement Resident Surety and Professional Bail Bondsman	5/7/2012
Clifton L. Collins License #: 8392536	Voluntary Surrender Resident Surety and Professional Bail Bondsman	5/17/2012
Michael T. Koger License #: 3050687	Voluntary Settlement Agreement Resident Surety Bail Bondsman	5/17/2012
Nicole R. Lopez License #: 13029191	Voluntary Settlement Agreement Resident Surety Bail Bondsman	5/17/2012
Bryce A. Ward License #: 16144877	Voluntary Settlement Agreement Resident Surety Bail Bondsman	5/30/2012
Paul M. Davis License #: 8393795	License Revocation Resident Professional Bail Bondsman	6/1/2012
Selester Stewart License #: 8392530	Voluntary Settlement Agreement Resident Surety and Professional Bail Bondsman	6/8/2012
Michael Timothy Wasson License #: 10005400	Voluntary Surrender Resident Surety Bail Bondsman	7/6/2012
Stephanie M. Eller License #: 16508919	License Denial Resident Surety Bail Bondsman	7/10/2012
Perina Stewart License #: 8392527	Voluntary Settlement Agreement Resident Surety and Professional Bail Bondsman	7/23/2012
Bobb J. Helsel Jr. License #: 16712375	License Denial Surety Bail Bondsman	7/16/2012
Erik D. Forbes License #: 16675942	License Denial Resident Surety Bail Bondsman	7/25/2012
Brandon Morgan License #: 12753045	Voluntary Settlement Agreement Resident Professional Bail Bondsman	7/25/2012
Michael J. White License #: 10005980	License Revocation Resident Surety and Professional Bail Bondsman	7/25/2012
Chrishauna L. Barnes License #: 16645350	License Denial Resident Surety Bail Bondsman	7/31/2012
Jennifer Leigh Galyan License #: 6608876	License Denial Resident Bail Bond Runner	7/31/2012

Check out the latest published reports from the Market Regulations Division: www.ncdoi.com/mr

Individuals and business entities can now print their own license through SBS Connect and sign up for e-mail notifications of license status changes. Click **HERE** for quick and easy instructions.