

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  
MURTAZA AMIRZADA  
(NPN 20828424)

Respondent.

ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2328

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**THIS MATTER** was heard on December 10, 2025, 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, Agent Services Division of the North Carolina Department of Insurance (“Petitioner” or “Agent Services”), was present and represented by Assistant Attorney General, Kristin K. Mullins. Respondent, Murtaza Amirzada (“Respondent”) did not appear and was not represented by counsel at the hearing.

Melody Hocutt, Complaint Analyst for Agent Services, appeared and testified on behalf of the Petitioner.

Petitioner’s Exhibits 1-14 were admitted into evidence as full exhibits with redactions for personally identifiable information.

The Petition for Administrative Hearing alleged that Respondent violated N.C. Gen. Stat. §§ 58-33-32(k) and 58-33-46(a)(2) for failure to report another state’s administrative action.

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 Statutes.

2. On October 28, 2025, a copy of the Notice of Administrative Hearing (“Notice”) and Petition for Administrative Hearing (“Petition”) were deposited in the United States Postal Service via first-class mail and via certified mail, return receipt requested, to Respondent at Respondent’s residential address of record and business address of record. *See* Pet’s Exs. 2-4.

3. The Notice and Petition were properly served on Respondent by depositing in the United States Postal Service via first-class mail and via certified mail, return receipt requested, pursuant to N.C. Gen. Stat. §§ 58-2-69(b), (d), and (e) 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/returned to sender, but the certified mail to Respondent’s business address was delivered on November 3, 2025. *See* Pet’s Ex. 2. Additionally, the first-class mail sent to Respondent’s residential, mailing, and business addresses on record were not returned. *Id.*

4. Respondent holds a nonresident North Carolina Insurance Producer License, National Producer Number 20828424, with lines of authority in Accident & Health or Sickness and Medicare Supplement/Long Term Care (“License”). *See* Pet’s Exs. 3 and 4. Respondent’s License was first active in North Carolina on September 15, 2023 and expires on March 31, 2026. *Id.* Respondent is a resident of California. *Id.*

5. Melody Hocutt (“Ms. Hocutt”) is a Complaint Analyst with Agent Services, and her job responsibilities include handling enforcement files for Agent Services. This includes handling an investigation of a licensee if another state takes administrative action against the licensee. Administrative actions are reflected on the Regulatory Information Retrieval System (“RIRS”) report, which is an automatic notification system through the National Association of Insurance Commissioners (“NAIC”). This system generates Personalized Information Capture System alerts (“PIC alert”) that notify the NCDI if another state has taken administrative action against a North Carolina licensee.

6. Ms. Hocutt was assigned the PIC alert relating to the Respondent, specifically the PIC alert regarding the administrative action against Respondent that the South Dakota Department of Labor and Regulation, Division of Insurance (“South Dakota”) entered into NAIC on February 5, 2025. *See* Pet’s Ex. 5. There was another administrative action against Respondent that the Kansas Department of Insurance entered into NAIC, but it was handled as a separate matter and resolved with a warning; thus, it is not an issue in this matter. *Id.*

7. As part of her investigation, Ms. Hocutt obtained a certified copy of the Notice of Entry of Proposed Findings of Fact, Conclusion of Law, Decision and Final Decision, and Final Decision issued by the South Dakota Department of Labor and Regulation, Division of Insurance (“South Dakota administrative action”). *See* Pet’r’s Ex. 7. On December 18, 2024, South Dakota revoked Respondent’s non-resident insurance producer license on the grounds that Respondent violated the insurance laws of South Dakota and another jurisdiction for having a license denied in another jurisdiction, failing to report the administrative action, and failing to respond to inquiries regarding the action. *Id.*

8. A licensee is obligated to report any administrative action taken against the licensee to the NCDOI within thirty (30) days of the action’s final disposition. *See* N.C. Gen. Stat. § 58-33-32(k). 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 shows that Respondent did not report the South Dakota administrative action within thirty (30) days from its effective date of December 18, 2024. *See* Pet’r’s Ex. 6. Furthermore, Respondent did not report the December 18, 2024 South Dakota administrative action directly to the NCDOI.

10. Respondent previously uploaded documentation to the NIPR Attachment Warehouse pertaining to his initial application for his nonresident insurance producer license, which confirms he knew how to upload documents to the NIPR Attachment Warehouse. *See* Pet’r’s Ex. 6.

11. On February 14, 2025, Agent Services sent correspondence via e-mail to Respondent’s e-mail addresses of record informing Respondent that Agent Services was aware of the unreported South Dakota administrative action and advising that it should have been reported within thirty (30) days of December 18, 2024, per the N.C. Gen. Stat. § 58-33-32(k). *See* Pet’r’s Ex. 9. Respondent was instructed to provide a written response, along with any documentation regarding these matters within ten (10) days. *Id.* Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. *See* Pet’r’s Ex. 8. Respondent failed to provide any response to this correspondence.

12. On March 3, 2025, Agent Services sent a follow-up correspondence via e-mail to Respondent’s e-mail address of record noting that Respondent failed to provide a response and the documentation requested in the February 14, 2025 correspondence. *See* Pet’r’s Ex. 10. This March 3, 2025 correspondence gave Respondent notice that unless he provided a response to Agent Services within ten (10) days, Agent Services would consider Respondent to be in violation of N.C. Gen.

Stat. §§ 58-2-185 and 58-2-195 and may consider proceeding with administrative action against his license. *Id.* Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. Respondent failed to provide any response to this correspondence.

13. On April 7, 2025, Agent Services sent correspondence via first-class mail to Respondent's residential, mailing, and business addresses of record, and e-mailed a copy of the letter to Respondent's e-mail addresses of record requesting that Respondent attend an informal conference to discuss the South Dakota administrative action, as well as possible violations of N.C. Gen. Stat. §§ 58-33-32(k) and 58-33-46(a)(2). *See* Pet'r's Ex. 11. The informal conference was scheduled for Respondent on May 6, 2025 at 12:00 p.m. eastern time via the telephone. *Id.* Agent Services did not receive any indication that the e-mail or first-class mail sent to Respondent was not delivered. Respondent failed to provide any response to this correspondence.

14. On May 5, 2025, Agent Services sent a follow-up correspondence via e-mail to Respondent's e-mail addresses of record reminding Respondent of the informal conference scheduled for May 6, 2025, and provided the telephone number they would be contacting him at. *See* Pet'r's Ex. 12. Respondent failed to provide any response to this correspondence.

15. At the appointed time for the May 6, 2025 informal telephonic conference, Respondent did attend. *See* Pet'r's Ex. 8. Respondent indicated he no longer has access to the [licensing@ehealthinsurance.com](mailto:licensing@ehealthinsurance.com) e-mail and he does not use the [tazamirzada@gmail.com](mailto:tazamirzada@gmail.com) e-mail anymore. *Id.* Respondent also indicated he was not in the business any longer and didn't need his license. *Id.* Efforts to resolve this matter, short of proceeding to an administrative hearing, were not successful, and before Agent Services was able to correct the e-mail addresses for Respondent, the call disconnected. *Id.* Respondent did not call Agent Services back after the call disconnected.

16. After the call disconnected during the May 6, 2025 informal telephonic conference, Agent Services sent correspondence via e-mail to Respondent's e-mail addresses of record providing a recap of the options discussed and requesting his decision by May 20, 2025. *See* Pet'r's Ex. 13. Agent Services did not receive a bounce-back message or any other indication that the e-mail sent to Respondent was not delivered. Respondent failed to provide any response to this correspondence and failed to provide his decision to Agent Services by May 20, 2025. *See* Pet'r's Ex. 8.

17. On June 17, 2025, Agent Services sent correspondence via first-class mail to Respondent's residential, mailing, and business address of record and e-mailed a copy of the letter to Respondent's e-mail addresses of record advising Respondent that he failed to respond to the NCDOI's repeated attempts to resolve

this matter, although he attended the informal conference. *See* Pet'r's Ex. 14. The correspondence also set forth Agent Services' allegations that Respondent violated N.C. Gen. Stat. § 58-33-32(k) for not reporting the South Dakota administrative action, which was grounds for disciplinary action against his 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.* Agent Services did not receive any indication that the e-mail or first-class mail sent to Respondent was not delivered. Respondent failed to provide any response to this correspondence.

18. As of the date of the hearing, Respondent failed to report the December 18, 2024 South Dakota administrative action directly 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) and Rule 4 of the North Carolina Rules of Civil Procedure. Service of the Notice and Petition to Respondent's residential address of record was complete on or about November 2, 2025. *See* Pet'r's Ex. 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 thirty (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. Respondent was required to report the South Dakota administrative action (effective December 18, 2024) within thirty (30) days of the action's final disposition.

4. Respondent's failure to report and provide a copy of the December 18, 2024 South Dakota administrative action directly to the NCDOI or via the NIPR Attachment Warehouse within thirty (30) days of the action's final disposition is a violation of N.C. Gen. Stat. § 58-33-32(k).

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 December 18, 2024 South Dakota administrative action within thirty (30) days of the action's final disposition.

7. N.C. Gen. Stat. § 58-2-70(c) provides that if, under subsection (b) of this section, the Commissioner finds a violation of this Chapter, the Commissioner may, in addition to or instead of suspending or revoking the license, order the payment of a monetary penalty as provided in subsection (d) of this section. Respondent's failure to report and a provide copy of the South Dakota administrative action within thirty (30) days of the action's final disposition subjects Respondent's nonresident insurance producer license to suspension or revocation in accordance with N.C. Gen. Stat. § 58-2-70(b).

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 five (5) 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 5<sup>th</sup> day of March, 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. § 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, 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), (d) and (e); 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 5<sup>th</sup> day of March, 2026.



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