

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
JAYLAH ASKEW
(NPN #20557023)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2285

THIS MATTER was heard on June 9, 2025 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. Melody Hocutt (“Ms. Hocutt”), Complaint Analyst for ASD, appeared and testified on behalf of the Petitioner. Respondent, Jaylah Askew (“Respondent”) did not appear and was not represented by counsel at the hearing.

Petitioner’s Exhibits 1-14 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. Jaylah Askew 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 20557023, with lines of authority for Accident & Health or Sickness and Life. Respondent's North Carolina Non-Resident Producer License was first active in North Carolina on November 14, 2023. *Id.*

4. The Notice of Administrative Hearing was properly served on Petitioner 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. *Id.*

6. Melody Hocutt is a Complaint Analyst with ASD, and among her job responsibilities, handles enforcement files for ASD. This includes handling Personalized Information Capture System alerts ("PIC alert") received through the National Association of Insurance Commissioners ("NAIC") system. Ms. Hocutt testified that PIC alerts notify NCDOT if another state has taken administrative action against a North Carolina licensee.

7. Ms. Hocutt was assigned the PIC alert relating to the Petitioner, which the Indiana Department of Insurance entered into NAIC on August 22, 2024. *See* Pet'r's Ex. 5. The effective date of the administrative action that gave rise to the PIC alert was July 25, 2024. *Id.* Ms. Hocutt testified that she has handled the investigation of the Petitioner's enforcement file from ASD since the file's inception.

8. During her investigation, Ms. Hocutt testified that she 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 the Respondent's National Insurance Producer Registry ("NIPR") Attachment Warehouse (*see* Pet'r's Ex. 6).

9. As part of her investigation, Ms. Hocutt obtained a copy of the administrative action from the Indiana Department of Insurance, more specifically the Findings of Fact and Suspension Order. *See* Pet'r's Ex. 7. The Indiana administrative action was a suspension of the Respondent's non-resident Indiana insurance producer license, that resulted from the Respondent having an appointment terminated for cause. *Id.* More specifically, the reason for the suspension was that because of the termination for cause, it was requested that Respondent provide a complete list of appointments held during the year, within ten (10) days of receiving that request from the Indiana Department of Insurance. *Id.* Respondent failed to fulfill that request, and as a result, the Respondent's suspension remained in place at least through February 11, 2025, which was when NCDOT

received an Affidavit from Ms. Sara Tolliver, a Senior Investigator for Enforcement at the Indiana Department of Insurance Department. *See* Pet'r's Exs. 7 and 8. In Ms. Tolliver's Affidavit, she confirmed that as of February 11, 2025, Respondent's suspension of her non-resident insurance producer license remained in place as she had yet to provide the requested list of appointments. *See* Pet'r's Ex. 8. Additionally, Ms. Tolliver advised that if Respondent were to provide the requested list of appointments, then the Indiana Department of Insurance would reopen its investigation to determine appropriateness of reactivating his non-resident producer license. *Id.*

10. 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, in this case notifying Melody Hocutt, or by uploading a copy of the administrative action to the NIPR attachment warehouse within thirty (30) days.

11. Ms. Hocutt testified that Respondent failed to report the July 25, 2024 Indiana administrative action within the thirty (30) days, as required by N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 5 and 6. Furthermore, Ms. Hocutt testified that the Respondent never reported the July 25, 2024 Indiana administrative action. *Id.*

12. Ms. Hocutt testified that the Respondent failed to upload any documents to the Attachment Warehouse. *See* Pet'r's Ex. 6.

13. Accordingly, ASD sent correspondence to Respondent's e-mail address on record, initially on August 26, 2024, advising the Respondent that the Indiana administrative action needed to be reported within thirty (30) days of its July 25, 2024 effective date. *See* Pet'r's Exs. 8 and 9. Respondent was instructed to provide to Ms. Hocutt with a written response, along with documentation regarding the administrative action, within ten (10) days of receipt of the letter. *Id.*

14. Ms. Hocutt testified that Respondent did not respond to the August 26, 2024 correspondence.

15. Additionally, on September 10, 2024, ASD sent another e-mail to Respondent's e-mail address on record. In that e-mail, it was noted that the Respondent failed to provide a response, and that Respondent must submit the documentation requested in the August 26, 2024 initial correspondence. *See* Pet'r's Exs. 8 and 10. The September 10, 2024 correspondence gave Respondent notice that unless she sent a copy of the administrative actions and a written statement to ASD with ten (10) days, ASD would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195 and may consider proceeding with an administrative action against his license. *Id.*

16. Ms. Hocutt testified that Respondent did not respond to the September 10, 2024 correspondence.

17. On September 25, 2024, ASD sent a third request e-mail to Respondent's e-mail address on record. That same day, a copy of the correspondence was also physically mailed to Respondent's residential address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on September 25, 2024. *See* Pet'r's Exs. 8-11. In the third reminder correspondence, it was noted that the Respondent failed to provide a response to the previous communications, and that Respondent must submit the documentation requested in both the August 26, 2024 initial correspondence and September 10, 2024 follow-up correspondence. *Id.* Additionally, it reminded Respondent that two prior e-mails had already been sent requesting that the action be reported. *Id.* The September 25, 2024 correspondence provided Respondent with the telephone numbers that Ms. Hocutt tried to reach her at. *Id.* This correspondence also alerted Respondent that unless she sent a copy of the administrative action and a written statement to ASD with ten (10) days, ASD would consider Respondent to be in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195. *Id.*

18. Ms. Hocutt testified that Respondent did not respond to the September 25, 2024 correspondence.

19. On November 15, 2024, ASD sent another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the correspondence was also physically mailed to Respondent's residential address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service on November 15, 2024. *See* Pet'r's Exs. 8 and 12. 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 November 25, 2024 at 2:00 p.m. to discuss the allegations. *Id.*

20. Ms. Hocutt testified that Respondent did not respond to the November 15, 2024 correspondence and did not attend the scheduled November 25, 2024 informal telephonic conference.

21. On November 25, 2024, ASD sent an e-mail providing the Respondent with a courtesy reminder of the upcoming informal telephonic conference. *See* Pet'r's Exs. 8 and 13.

22. Ms. Hocutt testified that Respondent did not respond to the November 25, 2024 e-mail and did not attend the scheduled November 25, 2024 informal telephonic conference.

23. Additionally, on November 25, 2024, ASD sent yet another e-mail to Respondent's e-mail addresses on record. That same day, a copy of the

correspondence was also physically mailed to the Respondent's residential address on record, as required by N.C. Gen. Stat. § 58-2-69(b), via the U.S. Postal Service. See Pet'r's Exs. 8 and 14. This November 25, 2024 correspondence gave Respondent notice that formal proceedings would now be instituted, under Article 3A of Chapter 150B, and an Administrative Hearing would be scheduled in Raleigh, N.C. at a time and date to be determined. *Id.*

24. Ms. Hocutt testified that Respondent did not respond to the November 25, 2024 correspondence and she has not heard from her at all.

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).

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 Indiana administrative action taken by the Indiana Department of Insurance (effective July 25, 2024) 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. 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.

6. By failing to report the Indiana administrative action within thirty (30) days of the action's final disposition, the Respondent violated a North Carolina insurance law within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2).

7. Based upon the evidence received and the applicable law, the

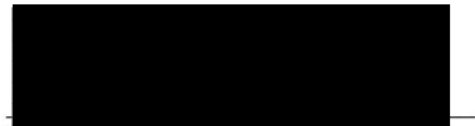
undersigned Hearing Officer concludes that the Respondent's license should be revoked under N.C. Gen. Stat. § 58-33-46(a)(2) for violating N.C. Gen. Stat. § 58-33-32(k).

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 17th day of November, 2025.

A large black rectangular redaction box covering the signature of the Hearing Officer.

Kyle Heuser
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 the licensee, 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 to Attorney for Petitioner, addressed as follows:

Jaylah Askew
15511 Jessie Parker Road
Sugar Land, Texas 77498
jaylahaskew426@yahoo.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2684 3151 01

Kristin K. Mullins
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(Attorney for Petitioner)

This the 17th day of November, 2025.


Raheema I. Moore
Clerk of Court for Administrative Hearings
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