

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  
WESLEY COOKE

Applicant.

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ORDER AND  
FINAL AGENCY DECISION

Docket Number: 2233

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**THIS MATTER** was heard on December 11, 2024, 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, the Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "ASD"), was present and represented by Assistant Attorney General, Nicholas B. Sorensen. Applicant, Wesley Cooke ("Applicant") appeared on his own behalf and was not represented by counsel at the hearing.

Joe Wall ("Mr. Wall"), Deputy Commissioner with ASD, appeared and testified on behalf of the Petitioner. Applicant testified on behalf of himself.

Petitioner's Exhibits 1-20 were admitted into evidence with redactions from Petitioner's Exhibits 3, 5, 7, 9 and 19. Applicant's Exhibit A was admitted into evidence.

The Petition for Administrative Hearing alleged that Applicant requested a hearing following the denial of his application for a resident insurance producer license pursuant to N.C. Gen. Stat. § 58-33-30.

**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 General Statutes.

2. The Notice of Administrative Hearing and Petition for Administrative Hearing were properly served on Applicant by depositing in the United States Postal Service via first-class mail and via certified mail, return receipt requested, at the address Applicant provided to the Commissioner 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’r’s Exs. 1-3 and 18. The certified mail was delivered. *See* Pet’r’s Ex. 2.

3. On March 12, 2024, Applicant applied to the NCDOI for a resident insurance producer license with lines of authority in Accident & Health or Sickness (“application”). On his application, Applicant answered “Yes” to the background questions which asked, “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?” and “Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?” *See* Pet’r’s Ex. 3.

4. Applicant disclosed, and a certified criminal record search performed by the State of Florida subsequently confirmed, that Applicant had felony and misdemeanor convictions, all of which were related to incidents that occurred between March 2012 through August 2018. *See* Pet’r’s Exs. 4-9 and 19. These past criminal convictions include:

- a. August 15, 2012, felony convictions for DUI and cocaine possession in Alachua County, Florida;
- b. July 11, 2017, felony conviction for aggravated assault with a deadly weapon without intent to kill in Alachua County, Florida; and
- c. October 15, 2018, misdemeanor domestic battery touch or strike conviction in Alachua County, Florida.

5. Applicant submitted documentation regarding these criminal convictions with his application. The documentation included official court and law enforcement records from Alachua County and personal statements from Applicant regarding the circumstances of each offense. *See* Pet’r’s Exs. 4-9.

6. In Applicant’s personal statement regarding multiple felony convictions received on August 15, 2012, in connection with a traffic stop, he acknowledged that



he was above the legal limit, refused to submit to breath, blood, or alcohol testing, possessed cocaine, and hoped for an administrative error to avoid a conviction. *See* Pet'r's Ex. 8. Applicant explained that alcohol was the real catalyst of his substance abuse, and this started a pattern of not being able to control himself when drinking. *Id.* The public court records indicate that the convictions were for felony DUI, felony cocaine possession, and a misdemeanor for refusal to submit to DUI testing. *See* Pet'r's Exs. 9 and 19. Applicant was sentenced to incarceration for one day and was on probation for two years. *Id.*

7. In Applicant's personal statement regarding the felony conviction for aggravated assault with a deadly weapon without intent to kill received on July 11, 2017, he stated that he had exited his vehicle to confront the other driver on two occasions because the other driver was driving erratically, cutting him off and then hitting the brakes. *See* Pet'r's Ex. 4. Applicant stated he wielded the knife toward the other driver's vehicle in defense of himself and unknowingly drove down the street of the other driver's home while trying to get away from the other driver. *Id.* Applicant indicated that his statement was not taken by police because he was transported to the hospital. *Id.* The public records uploaded by Applicant described a 'road rage' incident and included multiple witness statements that Applicant had left his car on two occasions to confront the other driver, had wielded a knife which he used to strike the other driver's car, and that he had followed the other driver to his home. *See* Pet'r's Ex. 5. The other driver's statement indicated that Applicant began tailgating and swerving around his car, so the other driver passed Applicant's car which precipitated Applicant approaching his car. *Id.* Applicant's passenger provided a statement that confirmed Applicant left his car on two occasions and approached the other car, while the other driver remained in his car. *Id.* Applicant was the only one charged in the incident. *Id.* Applicant was sentenced to a maximum five-month incarceration, credited with 61 days' time served, and placed on supervised custody. *See* Pet'r's Ex. 19.

8. In Applicant's personal statement regarding the misdemeanor conviction for domestic battery, touch or strike received on October 15, 2018, he indicated that he engaged in a verbal altercation with the victim that escalated. *See* Pet'r's Ex. 6. Applicant stated he physically restrained the victim when she attempted to take his mother's vehicle. *Id.* Applicant explained that the passing of his mother and this incident gave him an opportunity to take a hard look at himself and he moved from Gainesville, Florida and began instituting lifestyle changes. *Id.* The public records uploaded by Applicant included the victim's account which described a physical altercation where Applicant grabbed a purse and threw it at the victim's face causing a laceration, shoved her onto the ground, held her down with his hands around her throat, and repeatedly told her to 'shut up' when she called for help. *See* Pet'r's Ex. 7. The witness' statement indicated they observed Applicant on top



of the victim with his hands around her throat. *Id.* The public record indicated that Applicant denied anything physical occurring, stating it was only a verbal altercation, and that he was unaware of how the victim received the cut to her face. *Id.* Applicant was ordered to probation and to have no further contact with the victim in connection to the conviction. *See* Pet'r's Exs. 7 and 19. As a result of Applicant's arrest in connection to the domestic battery offense, Applicant had a probation violation. *Id.*

9. Dawne Pittman works as an insurance regulatory analyst with ASD, and she handled Applicant's application from the initial review in coordination with the supervision of Joe Wall, Deputy Commissioner of ASD.

10. ASD reviewed the documents Applicant uploaded along with his application and put together a checklist highlighting the factors to consider when evaluating the effects of the prior criminal history on the application pursuant to N.C. Gen. Stat. § 93B-8.1(b1). *See* Pet'r's Ex. 10. Additionally, to maintain fairness, ASD adheres to a guideline of evaluating if it has been ten years since the date of the last felony conviction when considering whether an application should be granted.

11. On June 13, 2024, ASD denied Applicant's application based on N.C. Gen. Stat. § 58-33-46(a)(6) due to Applicant's felony convictions. *See* Pet'r's Ex. 11. Thereafter, Applicant made a timely request for a denial review pursuant to N.C. Gen. Stat. § 58-33-30(g). *See* Pet'r's Ex. 12.

12. On June 14, 2024, ASD sent correspondence to Applicant notifying him that a denial review was scheduled for June 27, 2024 at 11:30am. *See* Pet'r's Ex. 13. The correspondence also requested that Applicant submit an application seeking permission to engage in the business of insurance pursuant to 18 U.S.C. § 1033(e) ("1033 Waiver"). *Id.* Pursuant to 18 U.S.C. §§ 1033(e)(1)(A) and (e)(2), individuals who have been convicted of any criminal felony involving dishonesty or a breach of trust must obtain the written consent of an insurance regulatory official before they can engage in or participate in the business of insurance.

13. On June 14, 2024, Applicant submitted the 1033 Waiver application to the Commissioner seeking permission to engage in the business of insurance. *See* Pet'r's Ex. 14. Applicant included with his 1033 Waiver application a personal statement and character references. *See* Pet'r's Ex. 15.

14. Applicant's statement explained that in 2017 he was celebrating his fifth year of recovery, enrolled in college, and working full time. *See* Pet'r's Ex. 15. He indicated that when a personal tragedy struck, he didn't resort to using drugs or alcohol. *Id.* In 2019, Applicant began to initiate changes to maintain his push towards bettering himself. *Id.* Applicant has maintained gainful employment and believes the insurance industry gives him purpose and allows him to elevate. *Id.* Applicant indicated that he has not used substances in 12 years and is not a violent



person. *Id.* Applicant stated he hopes that one altercation out of forty years of life won't derail the next forty. *Id.*

15. Based on the age notated on the 2012 arrest report from Alachua County that Applicant submitted with his application and Applicant's reference to 'forty years of life' in his personal statement dated June 16, 2024 (*see* Pet'r's Exs. 9 and 15), it appears Applicant was around 33-34 years of age when the offenses occurred that resulted in his felony aggravated assault conviction (2017) and misdemeanor domestic battery conviction (2018).

16. Applicant started working at Medsure Brokers as a consultant in April 2024. *See* Pet'r's Ex. 15. Although Applicant does not have agent responsibilities at Medsure Brokers, he may have an opportunity upon receiving his insurance producer license. *Id.*

17. On June 27, 2024, the requested denial review meeting occurred with Applicant in attendance, as well as Joe Wall (Deputy Commissioner), Elizabeth Parsons (Assistant Deputy Commissioner), and Dawne Pittman (Insurance Regulatory Analyst) on behalf of ASD. During the denial review meeting, Applicant was given the opportunity to present his character references and provide oral testimony to further explain why he thought he should be granted a resident insurance producer license.

18. At the conclusion of the denial review meeting, ASD considered the statements and documents presented by Applicant, including his prior criminal convictions, written explanations regarding the convictions, official records regarding the criminal convictions, and character references. ASD upheld its denial of Applicant's application. The factors that guided ASD's decision were that Applicant had criminal convictions within the last ten years, multiple felony criminal convictions, multiple criminal convictions involving a violent crime, and a criminal conviction involving a breach of trust.

19. On June 27, 2024, ASD sent correspondence to Applicant notifying him that his application remained denied following the denial review. *See* Pet'r's Ex. 16. On July 1, 2024, ASD sent a second correspondence to Applicant via U.S. Mail and e-mail notifying him that his application remained denied after Applicant informed ASD that he had not received the June 27, 2024 letter. *See* Pet'r's Ex. 17.

20. On July 1, 2024, Applicant e-mailed Dawne Pittman requesting an administrative hearing. *See* Pet'r's Ex. 20. Applicant made a timely written request for an administrative hearing pursuant to N.C. Gen. Stat. § 58-33-30(g).

21. Joe Wall testified at the hearing on behalf of ASD. In his role, Mr. Wall oversaw the licensing analysts, advised the analysts on the merits of applications, and participated in the denial review. Mr. Wall has worked for the NCDOI for many



years and has years of experience evaluating applications for insurance producer licenses.

22. Mr. Wall personally reviewed Applicant's application along with the documentation uploaded by Applicant regarding his prior criminal convictions. *See* Pet'r's Exs. 4-9. Mr. Wall spoke to the past criminal convictions for felony DUI and cocaine possession (2012), felony aggravated assault (2017), and misdemeanor domestic battery (2018) and that these documents were considered when evaluating whether the application should be granted. Mr. Wall believed that the personal explanations provided by Applicant were inconsistent with the public court records uploaded by Applicant.

23. Although ASD determined a 1033 Waiver was not required in this situation, the 1033 Waiver application, personal statement, and character references submitted by Applicant were considered by ASD in its decision. The character references were not provided by the Petitioner, but Applicant did offer into evidence a character reference from Bob Gritsay, Medsure Brokers. *See* Applicant's Ex. A.

24. Mr. Wall determined that Applicant's prior criminal convictions, giving weight to the convictions involving violent crimes, and having two convictions within the last ten years, supported ASD denying Applicant a license and 1033 Waiver. On cross-examination and upon examination from the undersigned, Mr. Wall confirmed that ASD gave greater weight to the violent nature of the criminal convictions over the character references and other portions of Applicant's application. On redirect, Mr. Wall affirmed that Applicant's application would have been denied even when focusing on just the 2017 and 2018 convictions and omitting the 2012 convictions from consideration.

25. At the hearing, Applicant provided an additional character reference from his employer, Bob Gritsay at Medsure Brokers. Mr. Gritsay indicated in the letter that Applicant comes to work each day as if he were a top producer even though he is limited on what he can contribute and that Applicant's drive to separate himself from previous indiscretions made him want to bring him on board. *See* Applicant's Ex. A. Mr. Gritsay believes Applicant has displayed tremendous character and has never acted in a manner that would lead him to believe that conflict would arise. *Id.*

26. Applicant testified on his own behalf at the hearing. Applicant reiterated that he was eager to work in the insurance industry, has a job lined up at Medsure Brokers, and has been sober since 2012. Applicant stated that he was not a violent person, that he did not have a violent past, and that there was more to the 2017 and 2018 incidents than what the records illustrate. He believes that more weight should be given to his character references than just that they were violent crimes, and it hasn't been ten years since his most recent criminal conviction. Applicant has had no criminal activity since his last felony conviction.



27. On cross-examination, Applicant acknowledged that he had multiple criminal convictions since becoming sober. Applicant acknowledged that his 2018 conviction for domestic battery involved a physical altercation but denied portions of the witness statements in the documents which he had uploaded. Applicant acknowledged that he brandished a knife but insisted it was not to threaten anyone and that he coincidentally turned on the street where victim lived when questioned regarding the 2017 conviction for aggravated assault but denied other portions of the allegations underlying the conviction. Applicant denied having a violent past after being questioned regarding the aggravated assault and domestic battery convictions.

### **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 of Administrative Hearing and Petition for Administrative Hearing pursuant to N.C. Gen. Stat. §§ 58-2-69(d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure.

3. Pursuant to N.C. Gen. Stat. § 58-33-30(g), the Commissioner may deny an application for a resident 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.

4. N.C. Gen. Stat. § 58-33-46(a)(6) allows the Commissioner to place on probation, suspend, or revoke the license of a licensee who has been convicted of a felony or a misdemeanor involving dishonesty, a breach of trust, or moral turpitude.

5. Applicant's convictions for aggravated assault with a deadly weapon without intent to kill and domestic battery touch or strike are felony and misdemeanor convictions, respectively, that do not subject his application for a resident insurance producer license to denial pursuant to N.C. Gen. Stat. §§ 58-33-30(g) and 58-33-46(a)(6).

6. 18 U.S.C. § 1033(e) requires individuals who have been convicted of any criminal felony involving dishonesty or breach of trust to obtain the written consent of an insurance regulatory official authorized to regulate the insurer before they can engage in the business of insurance affecting interstate commerce or participate in such business.

7. Applicant's felony conviction for aggravated assault with a deadly weapon without intent to kill is not a felony conviction involving dishonesty or breach



of trust for which he must be granted a waiver pursuant to 18 U.S.C. § 1033(e)(2). Thus, a 1033 Waiver cannot be considered by the undersigned.

8. N.C. Gen. Stat. § 93B-8.1 applies to a state agency licensing board, including the NCDOI with respect to licenses issued under Article 33 of Chapter 58 of the North Carolina General Statutes. N.C. Gen. Stat. § 93B-8.1(b) states that:

Unless federal law governing a particular board provides otherwise, a board may deny an applicant on the basis of a conviction of a crime only if the board finds that the applicant's criminal conviction history is directly related to the duties and responsibilities for the licensed occupation or the conviction is for a crime that is violent or sexual in nature...

9. Black's Law Dictionary defines "violent crime" as a crime that has as an element the use, attempted use, threatened use, or substantial risk of use of physical force against the person or property of another. Black's Law Dictionary p. 378 (7th ed. 1999).

10. Florida statute defines "aggravated assault" as an assault with a deadly weapon without intent to kill or with an intent to commit a felony. *See* Fla. Stat. § 784.021(1)(a). Florida statute defines "assault" as an intentional, unlawful threat by word or act to do violence to the person of another, coupled with an apparent ability to do so, and doing some act which creates a well-founded fear in such other person that such violence is imminent. *See* Fla. Stat. § 784.011(1). Certainly, Applicant's felony conviction for aggravated assault with a deadly weapon without intent to kill is a violent crime.

11. Florida statute defines "battery" as an offense that occurs when a person actually and intentionally touches or strikes another person against the will of the other or intentionally causes bodily harm to another person. *See* Fla. Stat. § 784.03(1)(a). Under Florida statute, "domestic violence" includes a battery or criminal offense resulting in physical injury of one family or household member by another family or household member. *See* Fla. Stat. § 741.28(2). A family or household member includes persons who are residing together. *See* Fla. Stat. § 741.28(3). Certainly, Applicant's misdemeanor conviction for domestic battery touch or strike is a violent crime.

12. Pursuant to N.C. Gen. Stat. § 93B-8.1(b), the NCDOI may deny Applicant's application based on his criminal convictions without considering whether those convictions are directly related to the prospective job duties of the licensee because Applicant's felony aggravated assault and misdemeanor domestic battery convictions are crimes that are violent in nature.

13. Pursuant to N.C. Gen. Stat. § 93B-8.1(b1), the NCDOI must specifically consider all of the following factors in evaluating whether to grant or deny Applicant's



application due to Applicant's criminal convictions:

- (1) The level and seriousness of the crime.
- (2) The date of the crime.
- (3) The age of the individual at the time of the crime.
- (4) The circumstances surrounding the commission of the crime, if known.
- (5) The nexus between the criminal conduct and the prospective duties of the applicant as a licensee.
- (6) The prison, jail, probation, parole, rehabilitation, and employment records of the applicant since the date the crime was committed.
- (6a) The completion of, or active participation in, rehabilitative drug or alcohol treatment.
- (6b) A Certificate of Relief granted pursuant to G.S. 15A-173.2.
- (7) The subsequent commission of a crime by the applicant.
- (8) Any affidavits or other written documents, including character references.

14. The undersigned considers those factors in the present case:

- (1) Applicant possesses multiple convictions at a felony and misdemeanor level. Aside from the multiple felony DUI and cocaine possession convictions in 2012, Applicant has a felony conviction for aggravated assault (2017) and a misdemeanor conviction for domestic battery (2018). The seriousness of the aggravated assault and domestic battery crimes are given great weight due to their violent nature.
- (2) Applicant's last criminal conviction, misdemeanor domestic battery, occurred on October 15, 2018. The last offense occurred on August 5, 2018, less than ten years ago from the date of Applicant's application.
- (3) There is no direct information as to Applicant's age at the time the most recent two offenses occurred. However, based on the age notated on the 2012 arrest report and the information Applicant provided in his personal statement, it appears he was around 33-34 years of age when the offenses occurred that resulted in his felony aggravated assault conviction (2017) and misdemeanor domestic battery conviction (2018).
- (4) Applicant's written explanations and testimony indicates that substance abuse contributed to his felony DUI and cocaine possession convictions (2012) but as Applicant was sober since 2012, poor decision making and/or inaccurate information being provided to law enforcement officials contributed to his felony aggravated assault conviction (2017) and misdemeanor domestic battery conviction (2018).
- (5) Applicant has two convictions which involve violent crimes, aggravated assault and domestic battery. The prospective job duties require Applicant to be in frequent contact with the public. There is a nexus



between these prospective job duties and Applicant's criminal conduct which could cause harm to the public. The undersigned gives weight to this factor when evaluating whether to grant or deny Applicant's application.

- (6) Applicant's incarceration and probationary record were included in the evidentiary record and reiterated in the Findings of Fact #s 6-8. It appears Applicant has continued to be employed since being released from probation and has continued on a path to improving himself. Applicant has worked at Medsure Brokers as a consultant since April 2024. Although Applicant does not have agent responsibilities at Medsure Brokers, he may have an opportunity upon receiving his insurance producer license.
- (6a) There is no information as to whether Applicant has completed or participated in any rehabilitative drug or alcohol treatment.
- (6b) Applicant has not presented certificate of relief or otherwise been exonerated for the presented criminal convictions.
- (7) Applicant has not had any subsequent criminal convictions.
- (8) Applicant provided character references in the form of written and oral evidence at the hearing.

15. Having considered all the factors in N.C. Gen. Stat. § 93B-8.1(b1), the undersigned gives great weight to the seriousness of the criminal convictions due to their violent nature as well as the nexus between Applicant's criminal convictions and his prospective job duties. This is not to be taken lightly and on its own would be sufficient to support denying Applicant's application for a license. When weighed with the fact that the most recent violent crime occurred only seven years ago is currently too short a period of time. By his own admission, Applicant had been living a sober life for 5-6 years at the time of the aggravated assault and domestic battery convictions. Applicant acknowledged poor decision making surrounding the violent crimes, but that was paired with denial of how the events connected to the aggravated assault and domestic battery convictions occurred and denial of having been violent. Although it appears Applicant is on a path to improving himself, the recency of the violent crimes and the age of Applicant at the time of the violent crimes support denying Applicant's application for a license.

16. Based on the documentary and testimonial evidence in this case, and the applicable law, Applicant's application for a license should be denied pursuant to N.C. Gen. Stat. § 93B-8.1(b) based on his felony aggravated assault conviction and misdemeanor domestic battery conviction, being grounds to deny Applicant's application due to the violent nature of the crimes.



## ORDER

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

It is ORDERED that the Agent Services Division's denial of Applicant's application for a North Carolina resident insurance producer license with lines of authority in Accident & Health or Sickness is AFFIRMED.

This the 12<sup>th</sup> day of March, 2025.



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 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 Applicant at the address the licensee provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b), (d) and (e); and via State Courier to Attorney for Petitioner, addressed as follows:

WESLEY COOKE  
474 PARK MEADOWS DRIVE  
STALLINGS, NC 28104  
*(Applicant)*

**Certified Mail Tracking Number: 9589 0710 5270 0742 5910 47**

Nicholas B. Sorensen  
Assistant Attorney General  
N.C. Department of Justice  
Insurance Section  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
*(Attorney for Petitioner)*

I HEREBY CERTIFY that I have this day served a courtesy copy of the foregoing **ORDER and FINAL AGENCY DECISION** by emailing to the Applicant as follows:

WESLEY COOKE  
[Wesleycooke1983@gmail.com](mailto:Wesleycooke1983@gmail.com)  
*(Applicant)*

This the 12<sup>th</sup> day of March, 2025

  
Raheema I. Moore  
Clerk of Administrative Hearings  
Paralegal III  
N.C. Department of Insurance  
General Counsel's Office  
1201 Mail Service Center  
Raleigh, NC 27699-1201