

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
ANGEL LAHOZ
(NPN # 20222236)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2303

THIS MATTER came on for hearing on September 9, 2025, in the Hearing Room of the North Carolina Department of Insurance located at 3200 Beechleaf Court, Wake County, North Carolina, before the undersigned Hearing Officer, as designated by the North Carolina Commissioner of Insurance ("Commissioner") under N.C. Gen. Stat. § 58-2-55.

Petitioner, Agent Services Division of the North Carolina Department of Insurance ("Petitioner" or "Agent Services") was present and represented by Assistant Attorney General Whitney N. Shaffer. Respondent Angel Lahoz (hereinafter, "Respondent") did not appear.

Petitioner's Exhibits 1 through 8, and all subparts, were admitted into evidence.

Melody Hocutt, Complaint Analyst, appeared and testified on behalf of Petitioner.

BASED UPON the careful consideration of the evidence and arguments presented at the hearing by Agent Services, and based upon the entire record in this 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. At all relevant times herein, Respondent held a Nonresident Producer license with lines of authority for accident & health or sickness and Medicare supplement/long term care insurance. Respondent's National Producer License Number (NPN) is 20222236. *See* Pet'r's Ex. 3.

3. Service of the Notice of Administrative Hearing providing Respondent with due notice of the September 9, 2025 hearing was perfected on August 21, 2025 by a designated delivery service, FedEx, addressed to Respondent at the residence address provided to Agent Services by Respondent, as shown by the Affidavit of Service admitted into evidence at the hearing. *See* Pet'r's Ex. 2.

4. Melody Hocutt ("Ms. Hocutt") is a Complaint Analyst with Agent Services. Among her other duties, she handles licensure investigations of insurance producers. She assumed responsibility for the investigation described below.

5. At all relevant times, Respondent was a resident of the state of Florida.

6. On June 25, 2024, Respondent's nonresident insurance producer license in the state of Indiana was suspended by the Indiana Department of Insurance (the "Indiana Action"). *See* Pet'r's Ex. 8.

7. N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state within 30 days after the final disposition of the matter. The report "shall include a copy of the order or consent order and other information or documents filed in the proceeding necessary to describe the actions."

8. Ms. Hocutt testified that producers are permitted to report administrative actions taken against them by various means, including e-mail, mail, fax, and by uploading a copy of the written administrative action to the National Insurance Producer Registry ("NIPR") attachment warehouse.

9. As of the September 9, 2025 hearing date, Respondent had not reported the Indiana Action to Agent Services via any of the methods listed above. *See* Pet'r's Ex. 5 and 6.

10. On July 26, 2024, Ms. Hocutt sent Respondent a letter and e-mail which informed Respondent that Agent Services had learned about the unreported Indiana Action and explained that N.C. Gen. Stat. § 58-33-32(k) requires a producer to report to the Commissioner any administrative action taken against the producer in another state or by another government agency in this State within 30 days after final disposition of the action. Ms. Hocutt requested that Respondent send a written response within 10 days of the letter. *See* Pet'r's Ex. 7a.

11. Respondent did not provide a written response within 10 days. Ms. Hocutt sent Respondent a follow-up letter and e-mail on August 14, 2024. *See* Pet'r's Ex. 7b.

12. Respondent did not provide a response to the follow-up letter. On October 23, 2024, Ms. Hocutt informed Respondent via e-mail and U.S. mail that the Department would discuss the allegations with Respondent during an informal conference on November 13, 2024. *See* Pet'r's Ex. 7c.

13. Respondent did not attend the informal conference on November 13, 2024.

14. Because of Respondent's failure to provide requested documentation, Agent Services was unable to resolve the matter informally with the Respondent through an informal conference and thus referred this matter to the Attorney General's office for preparation of a Petition for Administrative Hearing and Notice of Administrative Hearing against Respondent.

15. Respondent knowingly violated N.C. Gen. Stat. § 58-33-32(k) by failing to report the Indiana Action within 30 days of final disposition of said matter.

CONCLUSIONS OF LAW

1. This matter is properly before the Commissioner, and the Commissioner has jurisdiction over the parties and the subject matter.

2. Respondent was properly served with the Notice of Administrative Hearing in this matter pursuant to Rule 4 of the North Carolina Rules of Civil Procedure.

3. The Notice of Administrative Hearing with attached Petition for Hearing gave Respondent notice of all the factual and legal allegations which Agent Services Division relies upon to support taking disciplinary action against his producer licensee pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) and (9). Such is the only legally required notice under Article 3A of Chapter 150B. *See* N.C. Gen. Stat. § 150B-38(b).

4. N.C. Gen. Stat. § 58-33-46(a)(9) states that the Commissioner may place on probation, suspend, or revoke the license of a licensee for "[h]aving an insurance producer license, or its equivalent, denied, suspended, or revoked in any other jurisdiction for reasons substantially similar to those listed in this subsection."

5. Respondent's Resident Producer license is revoked pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) based upon his violation of 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 North Carolina nonresident insurance producer license issued by the North Carolina Department of Insurance is hereby REVOKED as of the date of the signing of this order.

This 18th day of November, 2025.



Terence D. Friedman
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 to Attorney for Petitioner, addressed as follows:

Angel Lahoz
10117 Umberland Place
Boca Raton, FL 33428
lahoz_angel@yahoo.com
(Respondent)

Certified Mail Tracking Number: 9589 0710 5270 2684 3151 70

Whitney N. Shaffer
Assistant Attorney General
N.C. Department of Justice
9001 Mail Service Center
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wshaffer@ncdoj.gov
(Attorney for Petitioner)

This 18th day of November, 2025.


Raheema I. Moore
Clerk of Court for Administrative Hearings
Paralegal III
N.C. Department of Insurance
General Counsel's Office
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