

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
SOHALE NASIM
(NPN #19685733)

Respondent.

ORDER AND
FINAL AGENCY DECISION

Docket Number: 2330

THIS MATTER was heard on December 3, 2025 by the undersigned Hearing Officer, designated by the North Carolina Commissioner of Insurance ("Commissioner") pursuant to N.C. Gen. Stat. § 58-2-55. The administrative hearing was held in Hearing Room of 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 "Agent Services"), was present and represented by Assistant Attorney General Kristin K. Mullins. Respondent, Sohale Nasim ("Respondent") did not appear and was not represented by counsel at the hearing.

The undersigned Hearing Officer accepted and considered testimony and evidence offered by Agent Services in support of the Petition at the hearing. See Pet'r's Ex. 1.

Petitioner's Exhibits 1 through 21 were admitted into evidence without limitation. Melody Hocutt ("Ms. Hocutt"), Complaint Analyst with Agent Services, appeared and testified on behalf of the Petitioner.

BASED UPON careful consideration of the allegations set forth in the Notice of Administrative Hearing ("Notice") and attached Petition for Administrative Hearing ("Petition") in this matter, as well as documentary and testimonial evidence of Ms. Hocutt presented at the hearing, 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 ("Department") is a state agency responsible, in accordance with Chapter 58 of the North Carolina General

Statutes, for the enforcement of insurance laws of North Carolina and for regulating and licensing insurance producers.

2. The Notice and Petition were properly served on Respondent pursuant to N.C. Gen. Stat. § 58-2-69(b), (d) and (e) and Rule 4 of the North Carolina Rules of Civil Procedure, by depositing in the United States Postal Service, for mailing by certified mail, return receipt requested, and first-class mail to the addresses provided to the Commissioner. *See* Pet'r's Exs. 1 and 2. Service was perfected when delivered to the address on record via certified U.S. mail on November 1, 2025. *Id.* Additionally, the first-class U.S. mail was not returned as shown on the Affidavit of Service. *Id.*

3. Respondent holds an active North Carolina Nonresident Insurance Producer License issued by the Department with lines of authority in Accident and Health or Sickness, Life, and Medicare Supplement/Long Term Care ("License"). Respondent's License was issued National Producer Number (NPN) #19685733 and was first active on January 8, 2021. *See* Pet'r's Exs. 3 and 4.

4. At all relevant times, Respondent was a resident of Texas. Respondent's residential, business and mailing address on record with the Department are located in Texas. *Id.*

5. Effective February 13, 2024, Respondent received an adverse administrative action from the State of Alaska Department of Commerce, Community and Economic Development, Division of Insurance in the form of a license denial ("Alaska administrative action"). *See* Pet'r's Ex. 7. Respondent's application for a nonresident insurance producer license in Alaska was denied for several reasons, including Respondent's failure to disclose his actions to the Division and providing an application with inaccurate information. *Id.*

6. On February 14, 2024, the State of Alaska Department of Commerce, Community and Economic Development, Division of Insurance entered the Alaska administrative action into the Respondent's 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 Agent Services if another state has taken administrative action against a North Carolina licensee. Ms. Hocutt was the Agent Services Complaint Analyst assigned to this matter.

7. On February 19, 2024, Agent Services sent correspondence to Respondent via e-mail using the business and personal e-mail address Respondent provided to the Commissioner. *See* Pet'r's Exs. 3, 4 and 10. The correspondence advised Respondent that the Alaska administrative action, to be timely, should be

reported to the Department by March 13, 2024. *See* Pet'r's Exs. 9 and 10. Respondent did not respond.

8. On February 19, 2024, Tiffany Crawford of GoHealth alerted Agent Services that Respondent was no longer an employee of GoHealth as of March 21, 2023. *See* Pet'r's Ex. 10A.

9. On February 19, 2024, Agent Services received notification that the delivery, to Respondent, had failed to these recipients or groups. *See* Pet'r's Ex. 10B. However, correspondence sent to Respondent's personal e-mail address of record was not indicated as being undelivered.

10. On March 5, 2024, Agent Services made a second attempt for response by e-mail to Respondent's e-mail addresses of record. *See* Pet'r's Exs. 9 and 11. This correspondence notified Respondent that if he did not reply within ten (10) days, Petitioner would consider him in violation of N.C. Gen. Stat. §§ 58-2-185 and 58-2-195. *Id.* Respondent did not respond to this e-mail.

11. On April 3, 2024, Agent Services sent an informal conference notice to Respondent indicating that an informal conference was to be held on May 13, 2024, at 11:30 a.m., by telephone at the number Respondent provided the Commissioner. *See* Pet'r's Exs. 9 and 12. This informal conference notification was sent by e-mail and by first class U.S. mail to Respondent's addresses of record. *Id.*

12. Respondent responded to Agent Service's correspondence of that same date, advising that he is not licensed in Alaska, has never sold in Alaska and has no violations in that state. *See* Pet'r's Exs. 9 and 13. Agent Services responded via e-mail advising Respondent that the Alaska license denial of Respondent's application is still a regulatory action that needs to be reported within the correct timeframe of thirty (30) days to be compliant with N.C. Gen. Stat. § 58-33-32(k).

13. Agent Services held the informal conference with Respondent, as scheduled, on May 13, 2024, at 11:30 a.m. *See* Pet'r's Ex. 9. Respondent participated and was given until the end of business, May 16, 2024, to get the Alaskan administrative action reported. Additional efforts to resolve this matter, prior to this administrative hearing, were not successful. *Id.*

14. On May 15, 2024, Respondent sent an e-mail correspondence to Agent Services, advising that he had contacted the Alaska State Insurance Commission to obtain a copy of the certified copy of that administrative action. *See* Pet'r's Exs. 9 and 15. He advised that they sent him a response, regarding they had received his inquiry, and would provide a response to him within ten (10) business days. *Id.* Respondent advised he was continuing to await an answer from them. *Id.*

15. On May 21, 2024, Agent Services sent correspondence to Respondent's e-mail addresses on record, asking if he had received a copy of the Alaska administrative action. *See* Pet'r's Exs. 9 and 16. In response, on that same date, Respondent advised that he was still waiting. *See* Pet'r's Exs. 9 and 17.

16. On June 6, 2024, Agent Services sent additional correspondence to Respondent's e-mail addresses on record, advising that they had given him ample time to get a copy of the Alaska administrative action. *See* Pet'r's Exs. 9 and 17. It was noted that if Agent Services did not receive a copy of that action immediately, they would be moving forward with administrative action. *Id.* Respondent did not respond.

17. On June 21, 2024, Agent Services sent correspondence to Respondent's electronic and physical addresses of record notifying him that Petitioner would be seeking an administrative hearing. Petitioner alleged that Respondent's failure to report the Alaska administrative action was grounds for administrative action pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) for an alleged violation of N.C. Gen. Stat. § 58-33-32(k). *See* Pet'r's Exs. 9 and 18. Respondent did not respond to this correspondence.

18. On June 5, 2024, Respondent received an adverse administrative action from the California Department of Insurance in the form of a license revocation (California administrative action), effective July 5, 2024. Respondent's application for a nonresident insurance producer license in California was denied for several reasons, including failure to notify the California Department of Insurance of a change in background information within thirty (30) days of that date the licensee learns of the change in said background information, pursuant to California Insurance Code Sections 1729.2(a) and 1729.2(d)

19. 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."

20. A licensee may report an administrative action taken against their license to the Department by either uploading a copy of the administrative action to the National Insurance producer Registry ("NIPR") attachment warehouse or report the administrative action directly to the Department via fax, mail or e-mail. *See* Pet'r's Exs. 5 and 6.

21. On February 26, 2025, Respondent uploaded a copy of the Declaration of Service by Mail regarding a Default Decision and Order of Revocation and Declaration of Service from the California Department of Insurance into the NIPR

attachment warehouse. See Pet'r's Ex. 6. Respondent believed that he had correctly reported the California administrative action on February 26, 2025, what he did upload on that date was only the Declaration of Service by Mail for the California administrative action, not a copy of the action itself. *Id.* To date, Respondent has never uploaded a copy of the California administrative action to the Department.

22. On March 3, 2025, Respondent uploaded a copy of the Alaska administrative action to the NIPR attachment warehouse. Respondent's reporting was 385 days after the effective date, which constitutes late reporting of the Alaska administrative action to the Department. *Id.*

23. On July 18, 2025, Agent Services sent a revised correspondence to Respondent's electronic and physical addresses of record notifying him again that Petitioner would be seeking an administrative hearing against Respondent now also additionally for the new administrative action from California, with an effective date of July 5, 2024. See Pet'r's Exs. 9 and 19. Petitioner alleged that Respondent's failure to report the administrative actions was grounds for administrative action pursuant to N.C. Gen. Stat. § 58-33-46(a)(2) for an alleged violation of N.C. Gen. Stat. § 58-33-32(k). *Id.* In error, Agent Services mentioned a former Wisconsin administrative action, with an effective date of June 1, 2022, and not the Alaskan administrative action. The Wisconsin action was handled as a separate matter. Respondent did not respond.

24. On August 12, 2025, Agent Services sent a revised correspondence to Respondent's electronic and physical addresses of record notifying him correctly that Petitioner would be seeking an administrative hearing against Respondent now also for the additional new administrative action from California, with an effective date of July 5, 2024. See Petr's Exs. 9 and 20. *Id.* This correspondence correctly stated that the administrative action would also address the Alaska administrative action at the soon to be scheduled hearing. *Id.*

25. On September 3, 2025, Respondent sent an e-mail correspondence to Agent Services, advising that he believed all regulatory actions had been reported and updated in NIPR. See Pet'r's Exs. 9 and 21. He additionally requested that because of that, and in lieu of a hearing, additional communications take place via telephone if other documents and additional information were required and that Respondent advised that he was available at any time. *Id.*

26. Petitioner indicated that Agent Services proceeded with the administrative hearing despite additional communication with Respondent.

BASED UPON the foregoing Findings of Fact, the undersigned Hearing Officer makes the following:

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. The Notice of Administrative Hearing was properly served on respondent 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 and 2.

3. Pursuant to N.C. Gen. Stat. §58-33-46(a)(2), the Commissioner may revoke a license issued by the Department for a violation of the insurance law of North Carolina.

4. N.C. Gen. Stat. § 58-33-32(k) is a North Carolina insurance law which requires an insurance producer to report to the Commissioner "any administrative action" taken against the producer by another state "within thirty (30) days after the final disposition of the matter." Section 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."

5. Regarding the Alaska administrative action, Respondent failed to timely report the February 13, 2024 administrative action to the Department, despite receiving correspondence from Agent Services notifying Respondent of this requirement. While Respondent eventually reported that action, he did so three hundred and eighty-five (385) days after the effective date, which was well outside of the thirty (30) days required by statute. Respondent violated the insurance law of North Carolina, within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2), by failing to report the administrative action from Alaska within thirty (30) days of the final disposition as required by N.C. Gen. Stat. § 58-33-32(k).

6. Regarding the California administrative action, although Respondent believes he uploaded what was required of him on February 26, 2025, he uploaded only the Declaration of Service document, not the copy of the administrative action that was required. To date, he has never uploaded the California administrative action. As a result, Respondent violated the insurance law of North Carolina, within the meaning of N.C. Gen. Stat. § 58-33-46(a)(2), by failing to report the administrative action from California within thirty (30) days of the final disposition, or ever, as required by N.C. Gen. Stat. § 58-33-32(k).

7. Respondent's failure to timely report the Alaska administrative action and the California administrative action to the Commissioner provides sufficient grounds for administrative action against his license pursuant to N.C. Gen. Stat. §§

58-33-32(k) and 58-33-46(a)(2).

8. N.C. Gen. Stat. § 58-2-70(c) provides that where the Commissioner finds a violation authorizing disciplinary action, the Commissioner may order the payment of a monetary penalty in addition to or instead of license suspension or revocation.

9. Because Respondent was communicative with Agent Services and honestly thought he had reported both the Alaska and California administrative actions, although not timely, the Commissioner finds that a monetary penalty is appropriate. Having considered the evidence presented and evaluating the testimony of the parties, the Commissioner, pursuant to the authority vested by N.C. Gen. Stat. § 58-2-70(c) mandates that Respondent pay a civil penalty of \$200 in lieu of license revocation as requested by Petitioner and that Respondent's license be suspended until such civil penalty is paid.

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

ORDER

BASED UPON the foregoing Findings of Facts and Conclusions of Law, it is hereby ORDERED that pursuant to N.C. Gen. Stat. § 58-2-70(c), SOHALE NASIM **shall pay a civil penalty of two hundred and dollars (\$200.00)**, for violation of N.C. Gen. Stat. § 58-33-32(k) and the North Carolina nonresident producer license shall be SUSPENDED until the \$200.00 penalty is paid. Upon payment of the imposed monetary penalty, the suspension shall be lifted.

The payment of this civil penalty shall be made by certified funds, to include certified bank check, cashier's check and money order, made payable to the "North Carolina Department of Insurance". Payment is to be received by the North Carolina Department of Insurance, Agent Services Division (Attention: Nadine Scott, ASD), 1204 Mail Service Center, Raleigh, N.C. 27699-1204.

Please take notice that, pursuant to N.C. Gen. Stat. § 58-33-46(a)(2), failure to comply with the requirements of this Order and Final Agency Decision, including meeting this payment set out herein relating to the monetary penalty, may result in the revocation of Respondent's North Carolina licenses for violation of an Order of the Commissioner.

This 24 day of June, 2026.


Alisha Benjamin
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

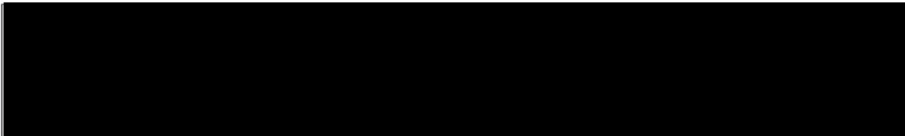
I HEREBY CERTIFY that I have this day served the foregoing **ORDER AND FINAL AGENCY DECISION** by mailing a copy of the same via certified U.S. mail, return receipt requested, and via first class U.S. mail to Respondent at the address provided to the Commissioner pursuant to N.C. Gen. Stat. § 58-2-69(b), (d) and (e); via courtesy e-mail to Respondent; and via State Courier to Attorney for Petitioner, addressed as follows:

SOHALE NASIM
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(Respondent)

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Kristin K. Mullins
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(Attorney for Petitioner)

This the 30th day of June, 2026.



Raheema I. Moore
Clerk of Court for Administrative Hearings
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