BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE, OFFICE OF THE MONTANA STATE AUDITOR

IN THE MATTER OF MUSTAFA, RAMI, 3003206519, Respondent.	Case No. INS-2026-00060 **FINAL AGENCY ACTION & DEFAULT ORDER**

On April 1, 2026, counsel for the Commissioner of Securities and Insurance, Office of the Montana State Auditor (Commissioner or CSI), issued a Notice of Proposed Agency Action and Opportunity for Hearing (NOPAA) concerning Rami Mustafa (Respondent). CSI served the NOPAA on Respondent via U.S. Mail with tracking capability, and a copy is posted on the CSI website. The NOPAA was delivered to Respondent's address on April 7, 2026.

The NOPAA explained that if Respondent disputed the allegations in the NOPAA, she must request an administrative hearing within 24 days. The NOPAA also warned that if Respondent failed to request a hearing, the Commissioner would issue a final order by default imposing the penalty stated in the NOPAA. Respondent failed to respond and request a hearing by the deadline; therefore, the Commissioner issues the following final order.

FINDINGS OF FACT

1. Mustafa is domiciled in Florida and has held a producer license there since 2020.

2. Mustafa received a Montana non-resident producer license on July 29, 2024.

3. A review of Mustafa's producer licenses showed that, beginning in April 2024, eight different state insurance departments took regulatory actions against his producer licenses.

4. The first action occurred in Mississippi. On April 2, 2024, following a complaint investigation, the Mississippi Insurance Department entered an agreed order

under which Mustafa surrendered his Mississippi insurance producer license based on a finding that he had demonstrated a lack of fitness or trustworthiness under Mississippi insurance laws. Mississippi recorded the disposition as a surrendered license with no fine or restitution.

5. On March 24, 2025, the Nevada Division of Insurance denied Mustafa's application for a Nevada producer license. Nevada based its action on his failure to cooperate with the Division's examination or investigation and his failure to make required disclosures on his application. The Nevada order denied his license with no monetary penalty or restitution and entered that denial into the national regulatory reporting system.

6. On April 23, 2025, the Massachusetts Division of Insurance issued a cease and desist order against Mustafa in his capacity as a producer. Massachusetts acted after his employer, UnitedHealthcare, terminated him for cause and after the Division concluded that he had demonstrated a lack of fitness or trustworthiness and had been terminated for cause by his employer. The Massachusetts order prohibited him from engaging in specified insurance-related conduct in that state.

7. On May 13, 2025, the Kentucky Department of Insurance entered a legal action involving Mustafa. Kentucky's order addressed issues involving escrow, settlement, closing, or security-deposit funds and recorded a disposition in which Mustafa surrendered his license and a prior order was vacated, stayed, or set aside. The Kentucky surrender took effect on May 13, 2025, and remained in effect for an indefinite term without any fine or restitution.

8. On May 14, 2025, the Pennsylvania Insurance Department entered a consent order against Mustafa as a producer. Pennsylvania found that Mustafa had misrepresented insurance products or policies, violated the state's Unfair Insurance Practices Act, and demonstrated a lack of fitness or trustworthiness. Under the consent order, the Department imposed regulatory conditions and sanctions on Mustafa's authority to transact insurance business in Pennsylvania for a period of 547 days.

9. On July 14–17, 2025, the Wisconsin Office of the Commissioner of Insurance took enforcement action against Mustafa's producer license. Wisconsin found that he violated Wisconsin insurance laws and ordered that his Wisconsin insurance license be revoked as an enforcement measure. Wisconsin recorded the disposition as a license revocation with no fine or restitution.

10. On August 29, 2025, the California Department of Insurance revoked Mustafa's California insurance producer license. California found that he had demonstrated a lack of fitness or trustworthiness, had engaged in conduct related to other states' actions, and had committed forgery or fraud. The California revocation took effect immediately and remained in effect for an indefinite period.

11. Lastly, on September 3, 2025, the North Carolina Department of Insurance entered a settlement order against Mustafa's producer license. North Carolina acted after receiving information about actions taken by other states and determined that Mustafa had failed to report those other-state actions as required, and that his record included other states' regulatory actions. The North Carolina order imposed a monetary penalty of $300.

12. Throughout this period, Mustafa did not submit any written notice of these Mississippi, Nevada, Massachusetts, Kentucky, Pennsylvania, Wisconsin, California, or North Carolina actions directly to the Montana Commissioner or Montana Licensing.

13. CSI Licensing Bureau reports that Mustafa never informed Montana of these regulatory actions in other states.

CONCLUSIONS OF LAW

14. The Commissioner is authorized to act in protection of insurance consumers and in the public interest, and has jurisdiction over this matter pursuant to § 33-1-311, MCA.

15. The Commissioner is tasked with enforcement of the Montana Insurance Code, including § 33-17-214, § 33-17-1001.

16. A person shall inform the commissioner in writing within 30 days of: the final disposition resulting in disciplinary action taken against or a conviction of the

insurance producer in any state or federal jurisdiction or by another governmental agency in this state of any administrative action related to transacting insurance. Mont. Code Ann. § 33-17-214(6)(a).

17. In this case, the Respondent failed to inform the commissioner, in writing, within 30 days, of any of these administrative actions against their license. The Respondent did not ever inform the commissioner of these actions.

FINAL ORDER

THEREFORE, based on the foregoing findings of fact and conclusions of law, it is hereby ORDERED that:

1. Respondent's insurance producer license #3003206519 is **REVOKED** under § 33-17-1001, MCA.

DATED this 20th day of May, 2026.

JAMES BROWN
Commissioner of Securities and Insurance,
Montana State Auditor

NOTICE

You are entitled to judicial review of this Order in accordance with § 2-4-702, MCA. Judicial review may be obtained by filing a petition in district court within thirty days after the service of this Order.

CERTIFICATE OF SERVICE

I hereby certify that on May 20, 2026, I caused a copy of the foregoing, *Final Agency Action and Default Order*, to be served on the following persons by the following means:

__1___ Mail
______ E-Mail

RAMI MUSTAFA
8874 HOGAN RD.
JACKSONVILLE FL 32216

BRANDY MORRISON
Paralegal