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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  CHARLES ALBERT MAJOR,  Respondent.	NOTICE OF AGENCY ACTION AND ORDER  Docket No. 2022-4423  Donald H. Hansen Administrative Law Judge/Presiding Officer
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**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (the “Department”) commences this agency action as an informal adjudicative proceeding against Respondent Charles Albert Major (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203, and to Utah Admin. Code R590-160.

This agency action is based on the facts and laws set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and -7.

**ORDER**

Based on the facts and the laws set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's non-resident producer individual insurance license number 790273 is revoked.

2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be in writing and sent by email to [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov) or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Taylorsville, UT 84129. The request for hearing shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing is a failure to exhaust administrative remedies and precludes any further administrative or judicial review or appeal of this matter.

DATED this 16<sup>th</sup> day of September, 2022.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
DONALD H. HANSEN  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
Telephone: 801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

**NOTICE REGARDING ENFORCEMENT OF THE ORDER**

Failure to obey the Order may subject you to further penalties that include a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgement is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

## **DECLARATION**

Under criminal penalty of Utah law, I, Connie Nowland, declare the following:

1. I am currently employed as a Market Conduct Examiner by the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Charles Albert Major (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and based on the facts appearing in the Department’s records and files, the following facts are true:

- a. Respondent holds Utah non-resident producer individual insurance license number 790273.
- b. On or about November 23, 2020, Respondent was charged with 22 felony securities fraud violations and six counts of residential burglary in California. *See* California Department of Insurance v. [REDACTED] and Charles Albert Major, Case No. 20CF3265, Cal Super Ct., Cty of Orange.
- c. An arraignment hearing was held on or about November 30, 2020.
- d. On or about May 12, 2021, additional felony charges including multiple counts of securities fraud violations with aggravated white collar and financial elder abuse enhancements were filed against Respondent.
- e. Respondent did not report the California criminal proceeding to the Department.

f. Respondent's insurance license was suspended in Florida on or about December 12, 2021, due to the criminal case in California. *See* Department of Financial Services v. Charles Albert Major, Case No. 289996-21-AG, December 21, 2021.

g. Respondent did not report the Florida license suspension to the Department.

h. On April 18, 2022, July 14, 2022, and July 29, 2022, the Department sent letters requesting information to the Respondent by email to [REDACTED], the email address listed in SIRCON. He did not reply.

i. On August 1, 2022, I sent a letter requesting information to the Respondent via certified mail to the address listed in SIRCON. The letter was returned as unclaimed.

j. On August 24, 2022, I left a message for Respondent at the phone number listed in SIRCON. He did not return my call.

4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:

a. Respondent violated Utah Code § 31A-23a-105(2), when he failed to report the criminal proceeding against him in California within 30 days of the initial appearance.

b. Respondent violated Utah Code § 31A-23a-105(2), when he failed to report the administrative action taken against him in Florida within 30 days of the final disposition of the administrative action.

c. Respondent violated Utah Code § 31A-2-202(4), when he failed to respond to four written requests from the Department.

5. Based on Utah Code § 31A-2-308 and consistent with prior administrative actions taken by the Department, Respondent's non-resident producer individual insurance license number 790273 should be revoked.

Signed on this 15<sup>th</sup> day of September 2022, at Salt Lake City, Utah.

/s/ *Connie Nowland*  
Connie Nowland  
Market Conduct Examiner  
Utah Insurance Department

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Charles Albert Major  
[REDACTED]

and

Connie Nowland  
Utah Insurance Department  
[REDACTED]

DATED this 16<sup>th</sup> day of September, 2022.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
801-957-9321