

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
SEAN D. REYES (7969)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
Email: sacoudreaut@agutah.gov

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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  MEGAN CHITTICK,  Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER  Docket No. 2023-4469  Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Megan Chittick, have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order.

Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

**FINDINGS OF FACT**

1. Respondent is a resident producer individual licensee holding Utah license number 862173, effective July 12, 2021.

2. Respondent's mailing address is [REDACTED],

██████████.

3. Respondent was the subject of a referral made by Utah producer ██████████, owner of ██████████. ██████████ reported that Respondent had electronically signed an application for a life insurance policy for an existing customer and had paid the down payment on two separate life policies from her own account.

4. Subsequent investigation by the Department determined that in July 2022, Respondent had issued life insurance policies for three separate customers. For two policies, the Respondent used her own personal account to process the down payments on behalf of the customers. On the third policy, Respondent electronically signed the application for a life insurance policy for an existing customer to initiate the policy that the customer wanted. Respondent was paid a small commission for the policies.

5. In a statement to the Department, Respondent stated that in the two instances where she used her own personal account to process the down payments on behalf of the customers, she did this to expedite the process and all customers had given permission to go ahead with the policies. Respondent now realizes she should have called the customers back that day.

6. The Respondent further explained that in the instance where she signed the application on behalf of the customer, she had gone through all of the steps to initiate the policy but had forgotten to ask for the signature. She signed for the customer and initiated the policy the customer wanted.

7. Respondent took an ethics class on September 26, 2022, it was then that she realized what she had done was a violation. Respondent requested a meeting with her supervisor to report the circumstances in which she was not compliant, which led Respondent to reporting the

violations to [REDACTED]. The Respondent's commission was charged back.

8. Pursuant to Utah Code §31A-23a-111(5)(b)(xviii)(A), a person may not forge another's name to an application for insurance.

9. Pursuant to Utah Code §31A-23a-111(5)(b)(xvi)(A), a person may not in the conduct of business in this state or elsewhere use fraudulent, coercive, or dishonest practices.

10. The Department and Respondent have agreed to an administrative forfeiture of \$500.00.

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code. Utah Code § 31A-2-308.

3. Respondent violated Utah Code §31A-23a-111(5)(b)(xviii)(A), when she forged another's name to an application for insurance.

4. Respondent violated Utah Code §31A-23a-111(5)(b)(xvi)(A), when in the conduct of business in this state or elsewhere used fraudulent, coercive, or dishonest practices.

5. As a penalty for the violations in this case, Respondent should be ordered to pay a forfeiture of \$500.00.

### **ORDER**

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$500.00 for the violations described in the Conclusions of Law. The forfeiture shall be paid in full to the Department no later than 30 days after this order is signed.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 8<sup>th</sup> day of February 2023.

JONATHAN T. PIKE  
Utah Insurance Commissioner

*/s/ Donald H. Hansen* \_\_\_\_\_  
Donald H. Hansen  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

### **NOTICE TO RESPONDENT**

Failure to obey this 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 may 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 judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding in those jurisdictions

**CERTIFICATE OF SERVICE**

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was emailed to:

Megan Chittick

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

and

Shelley A. Coudreaut  
Assistant Attorney General  
[sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

DATED this 8<sup>th</sup> day of February 2023.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 South 2700 West, Suite 2300  
Taylorsville, UT 84129  
801-957-9321