

1. Respondent's Utah nonresident producer individual insurance license number 907612 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 written 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 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 1st day of March, 2023.

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

NOTICE REGARDING ENFORCEMENT OF THIS ORDER

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 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 Brittany Gayle Morris (“Respondent”) to which this Declaration is attached.

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

a. The Department issued Utah nonresident producer individual insurance license number 907612 to Respondent on January 29, 2022.

b. On August 26, 2022, Respondent was terminated for cause from Gerber Life Insurance Company (“Gerber Life”).

c. Gerber Life determined that Respondent improperly withheld, misappropriated, or converted money or properties received in the course of doing insurance business.

d. On January 11, 2023, Respondent’s Connecticut insurance license was revoked.

e. Respondent did not report the revocation of her Connecticut insurance license to the Department.

f. The Department made several attempts to contact Respondent by email, certified regular mail, and telephone. She did not respond.

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

a. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi) and (xxiv) when she engaged in fraudulent and dishonest practices by improperly withholding, misappropriating, or converting money or properties received in the course of doing insurance business;

b. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvii) when her Connecticut insurance license was revoked;

c. Respondent violated Utah Code § 31A-23a-105(2)(b) and (c) by failing to report the revocation of her Connecticut insurance license within 30 days; and

d. Respondent violated Utah Code § 31A-2-202(4)(a) by failing to respond to a reasonable written inquiry from the commissioner.

5. Based on Utah Code §§ 31A-2-308 and 31A-23a-111 and other similar enforcement cases, Respondent's non-resident producer individual insurance license number 907612 should be revoked.

Signed on this 1st day of March, 2023, 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:

Brittany Gayle Morris

[REDACTED]
[REDACTED]
[REDACTED]

and

Connie Nowland
Utah Insurance Department

[REDACTED]
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129

DATED this 1st day of March, 2023.

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