

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](mailto:sacoudreaut@agutah.gov)

---

BEFORE THE UTAH INSURANCE COMMISSIONER

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  JOHN CHANEY,  Respondent.	<b>NOTICE OF AGENCY ACTION AND ORDER</b>  Docket No. 2023-4552  Donald H. Hansen Administrative Law Judge/Presiding Officer
--	--

**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (“the Department”) commences this agency action as an informal adjudicative proceeding against John Chaney (“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 law 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 law 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 865897 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 deemed 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., Suite 2300, Taylorsville, UT 84129.

4. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

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

DATED this 4<sup>th</sup> day of October 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](mailto:uidadmincases@utah.gov)

### **NOTICE REGARDING ENFORCEMENT OF THE 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 being 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.

## **DECLARATION**

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

1. I am currently employed as a Market Conduct Examiner with 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 Informal Adjudicative Proceeding and Order against John Chaney (“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 Respondent is a Utah non-resident producer individual insurance licensee, domiciled in Florida. Respondent’s Utah license number is 865897.

b. The Department received notice that on February 16, 2023, an administrative action had been taken against the Respondent in his home state of Florida. In that action, Florida revoked Respondent’s resident license based on administrative findings that the Respondent had been convicted of the Sale of a Controlled Substance within 1000 Feet of Child Care Facility and Trafficking in Methamphetamine 14-28 Grams, both felony convictions, in the Circuit Court for the Twelfth Judicial Circuit in Lee County, Florida, Case number 22-CF-014605.

c. Respondent failed to report his criminal conviction to the Department as required pursuant to Utah Code § 31A-23a-105(2)(b)(ii).

d. Respondent failed to report the subsequent Florida license revocation to the Department as required pursuant to Utah Code §§ 31A-23a-105(2)(b) and 31A-23a-111(7)(a).

e. On March 20, 2023, Royalyn Andrus (Andrus), a licensing specialist with the Department’s Financial Regulation and Licensing Division, sent to the Respondent’s email

address of record, “[REDACTED]”, a notice advising Respondent that he must formally report the Florida administrative action to the Department, and provide a signed statement detailing the Florida administrative action. Respondent failed to respond to the Department’s request for information as required by Utah Code § 31A-2-202.

f. On April 3, 2023, Andrus attempted to reach the Respondent by phone at his phone number of record, but she was unable to reach the Respondent. Andrus left a voice message, but the Respondent failed to return the call.

g. On September 1, 2023, Connie Nowland, a Market Conduct Examiner with the Department’s Market Conduct Division, sent to the Respondent’s email address “[REDACTED]”, and by certified mail to his address of record, a request for information advising Respondent that he must respond to the Department’s request by September 15, 2023. Respondent failed to respond to the Department’s request for information as required by Utah Code § 31A-2-202.

h. As a result of the Florida revocation, the Respondent’s non-resident South Carolina license was revoked on May 2, 2023.

i. Respondent failed to report the South Carolina license revocation to the Department as required pursuant to Utah Code § 31A-23a-105(2)(b).

j. To date, Respondent has failed to respond to any of the Department’s requests for information.

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)(xiv)(A), by having been convicted of a felony;

b. Respondent violated Utah Code § 31A-23a-105(2)(b)(ii), by failing to report a criminal prosecution taken against the Respondent;

c. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvii)(C) by having had an insurance license or other professional or occupational license, or an equivalent to an insurance license or registration or other professional or occupational license or registration revoked;

d. Respondent violated Utah Code § 31A-23a-105(2)(b)(i) by failing to report to the commissioner an administrative action taken against the person, including a denial of a new or renewal application in another jurisdiction, within 30 days of the final disposition of the administrative action;

e. Respondent violated Utah Code § 31A-23a-111(7)(a) by failing to immediately report to the commissioner a revocation, suspension, or limitation of the person's license in another state;

f. Respondent violated Utah Code §§ 31A-23a-105(1)(b)(viii)(B) and 31A-23a-109(1), by failing to maintain in good standing a valid license in the Respondent's home state or designated home state;

g. Respondent violated Utah Code § 31A-2-202(4)(a), by failing to reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner.

h. Respondent violated Utah Code § 31A-23a-412, by failing to register and maintain with the commissioner an address, telephone number, and valid email addresses at which the commissioner may contact the Respondent; and

i. Respondent violated Utah Admin. Code r.590-258-3, by failing to register and maintain with the commissioner an address, telephone number, and valid email addresses at which the commissioner may contact the Respondent.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the Respondent's insurance license should be revoked.

DATED this 3rd day of October 2023, at Salt Lake City, Salt Lake County, Utah.

/s/ *Connie Nowland*  
Connie Nowland, 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 sent to:

John Chaney

[REDACTED]  
[REDACTED]  
[REDACTED]

and

Connie Nowland  
Utah Insurance Department

[REDACTED]

DATED this 4<sup>th</sup> day of October 2023.

/s/ Jeanine Couser

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