

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking )  
and Insurance, State of New Jersey, to fine ) CONSENT  
Brian Callahan, Reference No. 1040019 ) ORDER

To: Brian Callahan  
61 Hemlock Place  
Little Falls, New Jersey 07424

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Brian Callahan (“Respondent”), currently licensed as a resident insurance producer, pursuant to N.J.S.A. 17:22A-32(a), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, the Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A.17:22A-26 to -48 (“Producer Act”), and the regulations governing Insurance Producer Standard of Conduct, N.J.A.C.11:17A-1.1 to N.J.A.C.11:17D-2.8; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a), the Commissioner may place on probation, suspend, revoke or refuse to renew an insurance producer’s license, and may levy a civil penalty for violation of the Producer Act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a)(2), an insurance producer shall not violate any insurance laws, regulation, subpoena or order of the commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a)(5), an insurance producer shall not intentionally misrepresent the terms of an actual or proposed insurance contract, policy or application for insurance; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a)(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, between March 2022 and November 2022, the Respondent submitted a total of twenty-five (25) applications for insurance to Travelers Indemnity Company; and

WHEREAS, each of the 25 applications were improperly scored due to the Respondent purposefully inputting incorrect insured information into the Travelers scoring system, in violation of N.J.S.A. 17:22A-40(a)(2), (5) and (8); and

IT FURTHER APPEARING, that the Respondent:

- 1) Has admitted responsibility for the aforementioned violations;
- 2) Has cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance ("Department"); and

WHEREAS, cause does exist under N.J.S.A. 17:22A-40a and N.J.S.A. 17:22A-45c to impose a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, the Respondent has waived its right to a hearing on the  
aforementioned violations and consented to imposition of a civil penalty in the amount of  
fifteen thousand dollars (\$15,000); and

WHEREAS, this matter should be resolved upon the consent of the Parties  
without resort to a formal hearing; and

NOW, THEREFORE, IT IS on this 21 day of April, 2026

ORDERED AND AGREED, that the Respondent shall pay a fine totaling \$15,000  
to the Department; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by  
certified check, cashier's check or money order made payable to the "State of New Jersey,  
General Treasury," which shall be paid upon execution of this Consent Order by the  
Respondent; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order,  
together with the fine payment of \$15,000 shall be remitted to:

New Jersey Department of Banking and Insurance  
Attention: Thomas Stanley- Enforcement Manager  
9th Floor, Consumer Protection Services, Enforcement  
P.O. Box 329  
Trenton, New Jersey 08625-0329

and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent  
Order represent a final agency decision and constitute a final resolution of the violation  
contained herein.



---

Susan Ochs  
Acting Commissioner

Consented to as to Form,  
Entry and Content

By: B. Callahan  
Brian Callahan

Date: 3/24/26