ORDER NO. E26- 102

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 the insurance license of John C. Howley Reference No. 8100786.	))))	CONSENT ORDER

To: John C. Howley
3000 Fort Charles Dr
Naples, FL 34102-7948

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that John C. Howley ("Respondent"), currently licensed as a non-resident insurance producer, pursuant to N.J.S.A. 17:22A-34, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, 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 (the "Producer Act"); and

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

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

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

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (19), an insurance producer shall not fail to notify the Commissioner within 30 days of the final disposition of any formal disciplinary action taken against the producer, by the Financial Industry Regulatory Authority (FINRA); and

WHEREAS, pursuant to N.J.S.A. 17:22A-47 (c), an insurance producer shall report to the commissioner any disciplinary action taken against the insurance producer, or any formal disciplinary proceedings initiated against the producer, by the Financial Industry Regulatory Authority (FINRA), any successor organization, or other similar non-governmental regulatory authority with statutory authority to create and enforce industry standards of conduct, within 30 days of the final disposition of the matter. The report shall include a copy of the order, consent order or other relevant legal documents.; and

WHEREAS, the Respondent signed a Letter of Acceptance, Waiver and Consent ("AWC") with FINRA on August 29, 2019 ; and

WHEREAS, the Respondent did not report the FINRA AWC until October 25, 2021; and

WHEREAS, the Respondent signed a Consent Penalty and Revocation Order issued by the New Jersey Bureau of Securities ("NJBOS") on December 23, 2021; and

WHEREAS, the Respondent did not report the NJBOS Order until February 22, 2022; and

WHEREAS, the Respondent failed to report both the FINRA AWC and NJ BOS Order within 30 days, in violation of N.J.S.A. 17:22A-40a (2), (8) and (19), and N.J.S.A. 17:22A-47 (c); and

WHEREAS, the Respondent:

1) Has admitted responsibility for the aforementioned violations; and

2) Has cooperated with the investigation conducted by the Department; and

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

WHEREAS, the Respondent has waived the right to a hearing on the aforementioned violations and consented to the payment of a fine in the amount of sixty five hundred dollars ($6,500.00) ; and

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

NOW, THEREFORE, IT IS on this 10 day of September , 2026

ORDERED AND AGREED, that the Respondent pay a fine in the amount of $ 6,500.00 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 Respondent; and

IT IS FURTHER ORDERED AND AGREED that the signed Consent Order, together with the fine payment of $6,500.00, 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 08625-329

and;

IT IS FURTHER ORDERED AND AGREED, that the civil penalties in this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and is not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; 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 violations contained herein; and

IT IS FURTHER ORDERED AND AGREED, that the Respondent shall cease and desist engaging in the conduct that gave rise to this Consent Order.

Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content:

By: _____
John C. Howley

Date: 8/31/26