

FILED

JUN 30 2025

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

JAMES MICHAEL CHERNEK,

Idaho Nonresident Producer License
No. 8861133

Docket No. 18-4722-25

**SUMMARY ORDER
REVOKING IDAHO
NONRESIDENT INSURANCE
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (“Director”) has received notice of the entry of an order by the Arizona Department of Insurance and Financial Institutions wherein JAMES MICHAEL CHERNEK’s (“CherneK”) resident producer license number 8861133 was revoked in the state of Arizona. For the reasons discussed below and pursuant to Idaho Code § 41-1016(2)(a), the Director enters this Summary Order revoking Chernek’s Idaho Nonresident Insurance Producer License No. 8861133.

FINDINGS OF FACT

1. Chernek, at all times relevant hereto, held an Arizona resident insurance producer license.
2. On June 6, 2025, the Arizona Department of Insurance and Financial Institutions issued an order wherein Chernek’s resident insurance producer license was revoked in the state of Arizona effective June 6, 2025.
3. Chernek has been licensed as an Idaho nonresident insurance producer under license number 8861133 since its issuance on August 12, 2021.

CONCLUSIONS OF LAW

4. Idaho Code § 41-1016(2)(a) provides that the Director shall, without hearing, suspend for not more than 12 months, or shall revoke or refuse to continue any insurance producer license issued under title 41, chapter 10, Idaho Code, where the Director has received a final order of suspension, revocation or refusal to continue issued by the insurance regulatory official or court of jurisdiction of the licensee's home state.
5. The Director concludes that the above circumstances justify the revocation of Chernek's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(2)(a).

ORDER

NOW, THEREFORE, IT IS ORDERED that Idaho Nonresident Insurance Producer License No. 8861133 issued to JAMES MICHAEL CHERNEK is REVOKED effective immediately.

DATED this 30 day of June 2025

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

This is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies by which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. Be aware that this proceeding must be disclosed on any license application and must be reported to any and all states in which you hold an insurance license.

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which: (1) a hearing was held; or (2) the final agency action was taken; or (3) the party seeking review of the order resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order; (b) the service of an order denying motion for reconsideration; or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. *See* Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 30th day of June 2025, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following parties by the designated means:

James Michael Cherek 9159 W Deanna Dr Peoria, AZ 85382	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: jchernek@amfam.com
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Jan Noriyuki
Paralegal