BECEIVED INSURATIOE DEPARTMENT

# BEFORE THE INSURANCE COMMISSIONER II: 37 OF THE 2011 JUL COMMONWEALTH OF PENNSYLVANIAGS OFFICE

IN RE: : VIOLATIONS:

GARRETT MORROW : 40 P.S. § 310.11(14) and (20)

5225 W. Stiles Street
Philadelphia, PA 19131

Respondent. : Docket No. CO11-06-015

# CONSENT ORDER

AND NOW, this day of July, 2011 this Order is hereby issued by the Insurance Department of the Commonwealth of Pennsylvania pursuant to the statutes cited above and in disposition of the matter captioned above.

- 1. Respondent hereby admits and acknowledges that she has received proper notice of her rights to a formal administrative hearing pursuant to the Administrative Agency Law, 2 Pa.C.S. § 101, et seq., or other applicable law.
- 2. Respondent hereby waives all rights to a formal administrative hearing in this matter, and agrees that this Consent Order, and the Findings of Fact and Conclusions of Law contained herein, shall have the full force and effect of an Order duly entered in accordance with the adjudicatory procedures set forth in the Administrative Agency Law, <u>supra</u>, or other applicable law.

### FINDINGS OF FACT

- 3. The Insurance Department finds true and correct each of the following Findings of Fact:
  - (a) Respondent is Garrett Morrow, and maintains his address at 5225 W. StilesStreet, Philadelphia, PA 19131.
  - (b) Respondent does not possess a producer license.
  - (c) On September 26, 2008, in the Court of Common Pleas of Philadelphia

    County, Respondent was convicted upon a plea of guilty to one (1) count of manufacture, delivery or possession with intent to manufacture or deliver, a felony, and was sentenced to 11 months & 15 days to 23 months in prison, three (3) years probation and ordered to pay \$2071.04 costs/fees.
  - (d) On April 13, 2011, Respondent electronically initiated an application for an initial resident producer's license, wherein he disclosed his criminal history.
  - (e) Respondent has agreed to licensure with three (3) years of licensure supervision.

# **CONCLUSIONS OF LAW**

- 4. In accord with the above Findings of Fact and applicable provisions of law, the Insurance Department concludes and finds the following Conclusions of Law:
  - (a) Respondent is subject to the jurisdiction of the Pennsylvania Insurance

    Department.
  - (b) 40 P.S. § 310.6(a)(6), states the Department shall issue a producer license, provided the applicant possesses the general fitness, competence and reliability sufficient to satisfy the department that the applicant is worthy of a license.
  - (c) 40 P.S. § 310.11(14) prohibits a licensee or an applicant from committing a felony or its equivalent.
  - (d) Respondent's activities described above in paragraph 3(c) violate 40 P.S. § 310.11(14).
  - (e) Respondent's activities in paragraph 3(c) violate 40 P.S. § 310.11(20).
  - (f) Respondent's violations of Sections 310.11(14) and (20) are punishable by the following, under 40 P.S. § 310.91:

- (i) suspension, revocation or refusal to issue the license;
- (ii) imposition of a civil penalty not to exceed five thousand dollars (\$5,000.00) for every violation of the Act;
- (iii) an order to cease and desist; and
- (iv) any other conditions as the Commissioner deems appropriate.

# **ORDER**

- 5. In accord with the above Findings of Fact and Conclusions of Law, the Insurance Department orders and Respondent consents to the following:
  - (a) Respondent shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
  - (b) Respondent shall complete probation and provide the Department with documented proof of completion within thirty (30) days of the date of completion.
  - (c) Should Respondent fail to complete probation, he must report such to the Department within ten (10) days of any notice of termination of probation.

- (d) Respondent's licenses may be immediately suspended by the Department following its investigation and determination that (i) any terms of this Order have not been complied with, or (ii) any complaint against Respondent is accurate and a statute or regulation has been violated. The Department's right to act under this section is limited to a period of three (3) years from the date of this Order.
- (e) Respondent specifically waives his right to prior notice of said suspension, but will be entitled to a hearing upon written request received by the Department no later than thirty (30) days after the date the Department mailed to Respondent by certified mail, return receipt requested, notification of said suspension, which hearing shall be scheduled for a date within sixty (60) days of the Department's receipt of Respondent's written request.
- (f) At the hearing referred to in paragraph 5(e) of this Order, Respondent shall have the burden of demonstrating that he is worthy of a license.
- (g) In the event Respondent's licenses are suspended pursuant to paragraph 5(d) above, and Respondent either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that he is worthy of a license, Respondent's suspended licenses shall be revoked.

- 6. In the event the Insurance Department finds that there has been a breach of any of the provisions of this Order, based upon the Findings of Fact and Conclusions of Law contained herein, the Department may pursue any and all legal remedies available, including but not limited to the following: The Department may enforce the provisions of this Order in an administrative action pursuant to the Administrative Agency Law, <a href="suppraction-suppr
- 7. Alternatively, in the event the Insurance Department finds that there has been a breach of any of the provisions of this Order, the Department may declare this Order to be null and void and, thereupon, reopen the entire matter for appropriate action pursuant to the Administrative Agency Law, <u>supra</u>, or other relevant provision of law.
- 8. In any such enforcement proceeding, Respondent may contest whether a breach of the provisions of this Order has occurred but may not contest the Findings of Fact and Conclusions of Law contained herein.
- 9. Respondent hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

- 10. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.
- 11. This Order shall be final upon execution by the Insurance Department. Only the Insurance Commissioner or a duly authorized delegee is authorized to bind the Insurance Department with respect to the settlement of the alleged violations of law contained herein, and this Consent Order is not effective until executed by the Insurance Commissioner or a duly authorized delegee.

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GARRETT MORROW, Respondent

COMMONWEALTH OF PENNSYLVANIA

By: Ronald A. Gallagher, Jr.
Deputy Insurance Commissioner