BEFORE THE INSURANCE COMMISSIONER

OF THE

ADMIN HEARINGS OFFICE COMMONWEALTH OF PENNSYL

IN RE:

VIOLATIONS:

RODNEY F. WOLF

40 P.S. §§ 310.11(1), (13) and (20)

307 Avon Drive

Carlisle, PA 17013

Docket No. CO12-04-006

CONSENT ORDER

Respondent.

AND NOW, this / st day of Ourgust 20/2, 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 he has received proper notice of his 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, supra, 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 Rodney F. Wolf and maintains his address at 307 Avon Drive, Carlisle, PA 17013.
 - (b) Respondent, at all times relevant hereto, has been a resident insurance producer.
 - (c) Respondent did not file, and/or pay, Pennsylvania state income tax from 2001 through 2008.
 - (d) Respondent, in 2005, 2007 and 2009, misrepresented on his Pennsylvania producer license renewal applications that he was tax compliant when he was not.
 - (e) Respondent admitted during the investigation that he did not file Pennsylvania state income tax from 2001 through 2008.
 - (f) Respondent has failed to become tax compliant during the 13 month investigation.

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. § 310.11(1) prohibits a licensee or an applicant for a license from providing incorrect, misleading, incomplete or false information to the Department in a license application.
 - (c) Respondent's activities described above in paragraphs 3(c) through 3(f) violate 40 P.S. § 310.11(1).
 - (d) 40 P.S. § 310.11(13) prohibits a licensee or an applicant from failing to pay state income tax or comply with any administrative or court order directing the payment of state income tax.
 - (e) Respondent's activities described above in paragraphs 3(c) through 3(f) violate 40 P.S. § 310.11(13).

- (f) 40 P.S. § 310.11(20) prohibits a licensee from demonstrating a lack of general fitness, competence or reliability sufficient to satisfy the department that the licensee is worthy of licensure.
- (g) Respondent's activities described above in paragraphs 3(c) through 3(f) violate 40 P.S. § 310.11(20).
- (h) Respondent's violations of Sections 310.11(1), (13) 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 voluntarily surrender all licenses to conduct the business of insurance within the Commonwealth of Pennsylvania. Respondent may reapply for his license without exam before February 1, 2013 with proof of tax compliance. Should Respondent reapply after February 1, 2013, he must do so in compliance with all of Act 147's provisions applicable to new producers, including but not limited to pre-education, passing the requisite examinations, submitting fingerprints and demonstrating proof of tax compliance.
- (c) Respondent shall complete his restitution to the Pennsylvania Department of Revenue for all back taxes due. Upon request, proof of restitution payment shall be provided to the Insurance Department by Respondent. Future license applications will not be considered until Respondent has demonstrated that full restitution has been made.
- (d) If Respondent should ever become licensed in the future, his 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 five (5) years from the date of issuance of such licenses.

- (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 an insurance 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, <u>supra</u>, or other relevant provision of law; or, if applicable, the

Department may enforce the provisions of this Order in any other court of law or equity having jurisdiction.

- 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.

BY:

RODNEY F WOLF, Respondent

COMMONWEALTH OF PENNSYLVANIA

By: RONALD A. GALLAGHER, JR. Deputy Insurance Commissioner

BEFORE THE INSURANCE COMMISSIONER OF THE COMMONWEALTH OF PENNSYLVANIA

IN RE:

The Act of April 9, 1929, P.L. 177, No. 175, known as The Administrative Code of 1929

> Michael F. Consedine Insurance Commissioner

