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12URANCE DEPARTMENT

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BEFORE THE INSURANCE COMMISSIONER OF THE OF THE COMMONWEALTH OF PENNSYLVANIA

IN RE:

VIOLATIONS:

NEIL EDWARD BENNETT

Sections 611-A(9) and (20) of Act 147

138 Glen Hollin Drive

of 2002 (40 P.S. §§ 310.11)

Wheeling, WV 26003

Respondent.

Docket No. CO06-10-038

CONSENT ORDER

AND NOW, this 18th day of January, 2007, this Order is hereby issued by the Deputy Insurance Commissioner 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 Deputy Insurance Commissioner finds true and correct each of the following Findings of Fact:
 - (a) Respondent is Neil Edward Bennett, and maintains his address at 138 GlenHollin Drive, Wheeling, West Virginia 26003.
 - (b) Respondent is, and at all times relevant hereto has been, a licensed insurance producer.
 - (c) During February 2006, Respondent provided a quote for automobile insurance with MetLife Auto & Home to Drew Dickman, Allison Park, Pennsylvania, but did not receive the applicant's permission to have the insurer issue a policy.

- (d) During February 2006, Respondent provided producer Elizabeth A. Ludolff with underwriting information on Drew Dickman to prepare an application for automobile insurance with MetLife Auto & Home.
- (e) During March 2006, Respondent received the unsigned application from Elizabeth A. Ludolff with the understanding that he would obtain the necessary signatures from Drew Dickman.
- (f) In lieu of having Drew Dickman sign the application, Respondent photocopied an existing example of Dickman's signature and pasted it at ten points on eight pages of the automobile insurance application without Dickman's knowledge or consent.
- (g) Pertinent to the application for automobile insurance for Drew Dickman,

 MetLife Auto & Home issued policy #8361620620, effective April 2, 2006,
 but did not receive any premiums.
- (h) Subsequent of MetLife Auto & Home issuing policy #8361620620, Drew Dickman received a notice of intent to revoke his vehicle registration by the Pennsylvania Department of Transportation after it was advised by the insurer that the policy was cancelled for non-payment of premiums by Dickman.

- (i) After it received a complaint from Drew Dickman, MetLife Auto & Home conducted an investigation of Respondent's actions and was told by Respondent that he had copied and pasted Dickman's signature onto the application without Dickman's knowledge or consent.
- (j) On September 20, 2006, Drew Dickman stated that his name was penned to the application for policy #8361620620 without his knowledge or consent.
- (k) Drew Dickman confirmed that he received a notice of intent to revoke his vehicle registration from the Pennsylvania Department of Transportation, however, this matter had been satisfactorily resolved.
- (1) On September 22, 2006, Elizabeth A. Ludolff confirmed that she prepared the application for policy #8361620620 but had no knowledge that the signature had been applied to the application by Respondent.
- (m) On September 22, 2006, Respondent confirmed the aforementioned information, and that he applied the signature of Drew Dickman to the application for policy #8361620620 without Dickman's knowledge or consent.

CONCLUSIONS OF LAW

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

 Department.
 - (b) Section 611-A(9) of Act 147 of 2002 prohibits a licensee from forging another person's name on an application for insurance or on any document related to an insurance or financial service transaction (40 P.S. § 310.11).
 - (c) Respondent's activities described in paragraphs 3(c) through 3(m) violated Section 611-A(9) of Act 147 of 2002.
 - (d) Section 611-A(20) of Act 147 of 2002 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 (40 P.S. § 310.11).
 - (e) Respondent's activities described above in paragraphs 3(c) through 3(m) violate Section 611-A(20) of Act 147 of 2002.

- (f) Respondent's violations of Sections 611-A(9) and (20) of Act 147 of 2002 are punishable by the following, under Section 691-A of Act 147 of 2002 (40 P.S. § 310.91):
 - (i) suspension, revocation or refusal to issue the certificate of qualification or license;
 - (ii) imposition of a civil penalty not to exceed five thousand dollars(\$5,000.00) for each 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 Deputy Insurance Commissioner 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) All licenses/certificates of Respondent to do insurance business are hereby revoked.

- (c) If Respondent should ever become licensed in the future, his certificates and 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 (ii) above is limited to a period of five (5) years from the date of issuance of such certificates and licenses.
- (d) 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.
 - (e) At the hearing referred to in paragraph (d) of this Order, Respondent shall have the burden of demonstrating that he is worthy of an insurance certificate and license.
- (f) In the event Respondent's certificates and licenses are suspended pursuant to paragraph 5(c) 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

certificate and license, Respondent's suspended certificates and licenses shall be revoked.

- 6. In the event the Deputy Insurance Commissioner 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, supra, 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 Deputy Commissioner finds that there has been a breach of any of the provisions of this Order, the Deputy Commissioner 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 Deputy Insurance
 Commissioner. Only the Insurance Commissioner or the duly authorized Deputy
 Insurance Commissioner is authorized to bind the Insurance Department with respect
 to the settlement of the alleged violation of law contained herein, and this Consent
 Order is not effective until executed by the Insurance Commissioner or the duly
 authorized Deputy Insurance Commissioner.

ρV.

NEIL EDWARD BENNETT, Respondent

RANDOLPH L. ROHRBAUGH Deputy Insurance Commissioner Commonwealth of Pennsylvania