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ADMIN HEARINGS OFFICE

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
CHRISTOPHER G. RITCHIE 2316 Conestoga Road Chester Springs, Pennsylvania 19425-3707	:	40 P.S. § 310.78(a)
and	:	
ALLIANCE SETTLEMENT SERVICES COMPANY 987 Old Eagle Road, Suite 705 Wayne, Pennsylvania 19087-1708	:	
Respondents.	:	Docket No. CO11-12-003

CONSENT ORDER

AND NOW, this 5th day of January, 2012, 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. Respondents hereby admit and acknowledge that they have received proper notice of their rights to a formal administrative hearing pursuant to the Administrative Agency Law, 2 Pa.C.S.A. §101, et seq., or other applicable law.

2. Respondents hereby waive all rights to a formal administrative hearing in this matter, and agree 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 Christopher G. Ritchie and maintains his address at 2316 Conestoga Road, Chester Springs, Pennsylvania 19425-3707.

(b) Co-Respondent is Alliance Settlement Services Company and maintains a business address at 987 Old Eagle Road, Suite #705, Wayne, Pennsylvania 19087-1708.

(c) Respondent, Christopher G. Ritchie has an active resident title agent license No. 24942, which expires on April 30, 2012.

(d) Co-Respondent, Alliance Settlement Services Company has an active resident agency license No. 63616, which expires on January 9, 2013.

(e) On January 9, 2003, Respondent, Christopher G. Ritchie notified the Pennsylvania Insurance Department that he was the Qualifying Active Officer for Co-Respondent, Alliance Settlement Services Company.

(f) On October 6, 2009, the Maryland Insurance Administration issued an Order in reference to Case #MIA-2009-10-016 against the Respondent, Christopher G. Ritchie.

(g) On October 6, 2009, the Maryland Insurance Administration issued an Order in reference to Case #MIA-2009-10-017 against the Co-Respondent, Alliance Settlement Services Company.

(h) On October 15, 2009, Respondent, Christopher G. Ritchie answered "No" to the administrative action question on his '2009 resident title agent renewal application.

(i) On January 9, 2011, Respondent, Christopher G. Ritchie answered "No" to the administrative action question on behalf of the Co-Respondent's Alliance Settlement Services Company resident agency renewal application.

(j) On March 29, 2011, the Virginia State Corporation Commission issued an Order in reference to Case No. Insurance 2011-00040 against the Respondent, Christopher G. Ritchie.

(k) Respondent, Christopher G. Ritchie, on behalf of himself and Co-Respondent, Alliance Settlement Services Company, failed to notify the Department of the administrative actions within the required thirty (30) days.

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) Respondents are subject to the jurisdiction of the Pennsylvania Insurance Department.

(b) 40 P.S. § 310.78(a) requires a licensee to report any administrative action taken in another jurisdiction or by another governmental agency within 30 days of the final disposition, to include a copy of the order, consent order or other relevant legal documents.

(c) Respondents' activities described above in paragraphs 3(f) through 3(k) violate 40 P.S. § 310.78(a).

(d) Respondents' violations of Section 310.78(a) 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 Respondents consent to the following:

(a) Respondents shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.

(b) Respondents' 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 this Order.

(c) Respondents specifically waive their 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 Respondents 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 Respondents' written request.

(d) At the hearing referred to in paragraph 5(c) of this Order, Respondents shall have the burden of demonstrating that they are worthy of a license.

(e) In the event Respondents' licenses are suspended pursuant to paragraph 5(b) above, and Respondents either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that they are worthy of a license, Respondents' 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, it may, in its discretion, pursue any and all legal remedies available, including but not limited to the following: The Insurance Department may enforce the provisions of this Order in the Commonwealth Court of Pennsylvania or in

any other court of law or equity having jurisdiction; or 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.

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, supra, or other relevant provision of law.

8. In any such enforcement proceeding, Respondents 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. Respondents hereby expressly waive 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 the duly authorized delegee 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 Department or a duly authorized delegee.

BY: _____

CHRISTOPHER G. RITCHIE, individually and on behalf of ALLIANCE SETTLEMENT SERVICES COMPANY, Respondents

_____

By: RONALD A. GALLAGHER, JR.
Deputy Insurance Commissioner
Commonwealth of Pennsylvania