

RECEIVED  
INSURANCE DEPARTMENT

BEFORE THE INSURANCE COMMISSIONER  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

2009 AUG -7 PM 1:06  
ADMIN HEARINGS OFFICE

IN RE: : VIOLATIONS:  
: :  
MATTHEW C. ROWAN : 40 Purdons Statutes, Sections  
1509 Pennsylvania Avenue : 310.11(5) and 310.11(20)  
Weirton, WV 26062 : :  
: :  
Respondent. : Docket No. CO09-06-016

CONSENT ORDER

AND NOW, this *17th* day of *August*, 2009, 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.

3. Without admitting the allegations of fact and conclusions of law contained herein, Respondent specifically denies that he violated any law or regulation of the Commonwealth.

#### FINDINGS OF FACT

4. The Insurance Department finds true and correct each of the following Findings of Fact:

- (a) Respondent is Matthew C. Rowan, and maintains his address at 1509 Pennsylvania Avenue, Weirton, West Virginia 16062.
- (b) Respondent possessed a Pennsylvania non-resident producer license that expired on February 23, 2009.
- (c) On or about July 30, 2008, Respondent received an application for accident and health insurance, policy #T2470802D, with Combined Insurance Company of America for a policyholder in Claysville, Pennsylvania.
- (d) The policyholder, upon receiving the policy and reviewing the application for policy #T2470802D, asserted to Combined Insurance Company of America that the signature attributed to him on the

authorization for the release of medical records was non-genuine.

- (e) An investigation conducted by Combined Insurance Company of America determined that the signature attributed to the policyholder was non-genuine.
- (f) On April 24, 2009, the policyholder of policy #T2470802D was interviewed and affirmed that the signature attributed to him on the authorization for the release of medical records was non-genuine.
- (g) On or about September 11, 2008, Respondent processed an application for accident and health insurance, policy #T3442857J, with Combined Insurance Company of America for a policyholder in New Milford, Pennsylvania, and received \$2,296.00 in annual premiums for the insurance.
- (h) The policyholder, upon receiving the policy and reviewing the application for policy #T3442857J, asserted to Combined Insurance Company of America that his signature was non-genuine.
- (i) The investigation conducted by Combined Insurance Company of America determined that the application for policy #T3442857J may

have been signed by a friend / employee of the policyholder with the Respondent's knowledge.

- (j) On April 21, 2009, the policyholder of policy #T3442857J was interviewed and affirmed that the signature attributed to him on the application was non-genuine.
- (k) Both Combined Insurance Company of America and the policyholders affirmed that the policyholders were made whole.

#### CONCLUSIONS OF LAW

5. 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 Purdon's Statutes, Section 310.11(5) prohibits a licensee or applicant from intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

(c) Respondent's activities described above in paragraphs 4(c) through 4(j) violate 40 Purdons Statutes, Section 310.11(5).

(d) 40 Purdons Statutes, Section 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.

(e) Respondent's activities described above in paragraphs 4(c) through 4(j) violate 40 Purdons Statutes, Section 310.11(20).

(f) Respondent's violations of Sections 310.11(5) and 310.11(20) are punishable by the following, under 40 Purdons Statutes, Section 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 every violation of the Act;
- (iii) an order to cease and desist; and
- (iv) any other conditions as the Commissioner deems appropriate.

ORDER

6. 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) All licenses/certificates of Respondent to do the business of insurance 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 ten (10) 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 6(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 6(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.

7. 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, 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.

8. 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.

9. 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.

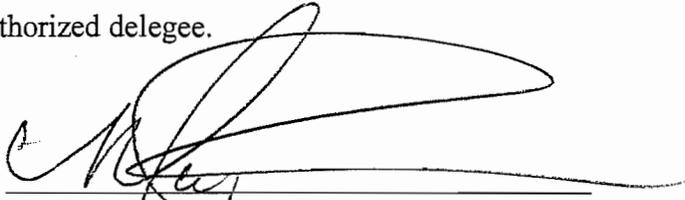
10. Respondent hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

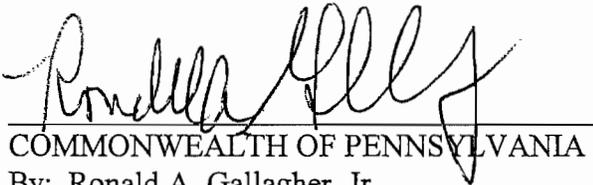
11. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

12. 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:

  
MATTHEW C. ROWAN, Respondent

  
COMMONWEALTH OF PENNSYLVANIA  
By: Ronald A. Gallagher, Jr.  
Deputy Insurance Commissioner