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BEFORE THE INSURANCE COMMISSIONER
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COMMONWEALTH OF PENNSYLVANIA
ADMIN HE ARINGS OFFICE

IN RE: : VIOLATIONS:

SCOTT DAVID SIGAFOOS, JR. : 63 P.S. §§ 856(3)

3973 Kendrick Drive : and 861(f)(1)

Bethlehem, PA 18020

Respondent. : Docket No. CO14-02-010

#### CONSENT ORDER

AND NOW, this 25th day of March, 2014, 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 Scott David Sigafoos, Jr. and maintains his address at 3973 Kendrick Drive, Bethlehem, PA 18020
  - (b) Respondent is, and at all times relevant hereto has been, a licensed motor vehicle physical damage appraiser.
  - (c) Respondent did misrepresent certain facts and information on his initial application for licensure dated April 25, 2011 to wit: Respondent answered in the negative to the question pertaining to his criminal history/arrest and or activity.
  - (d) Respondent pled guilty on January 7, 2008 to accidents involving death or personal injury, misdemeanor 1, driving under the influence 2<sup>nd</sup> offense, misdemeanor 1.
  - (e) Respondent also failed to conduct himself in such a manner worthy of a licensee in that he pled guilty on February 5, 2014 to the misdemeanor charge of unauthorized use of a motor vehicle to which he received a sentence of

12 months' probation and restitution in the amount of \$3,744.27 to Northampton County Clerk of Court. Said vehicle was located at his place of employment, for the purpose of being appraised, which he drove it for his personal use.

## **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) 63 P.S. § 856(3), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser's license if the licensee obtained his license through willful misrepresentation or fraud.
  - (c) Respondent's activities described above in paragraph 3(c) violate 63 P.S. § 856(3).

- (d) 63 P.S. § 856(6), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser's license if the licensee has shown himself to be incompetent, untrustworthy, or a source of injury and loss to the public.
- (e) Respondent's activities described above in paragraphs 3(c) through 3(e) violate 63 P.S. § 856(6).
- (f) 63 P.S. § 861(f)(1), requires every appraiser to conduct himself in such a manner as to inspire public confidence by fair and honorable dealings.
- (g) Respondent's activities described above in paragraphs 3(c) through 3(e) violate 63 P.S. § 861(f)(1).
- (h) Respondent's violations of 63 P.S. §§ 856(3), (6) and 861(f)(1) are punishable by the following, under 63 P.S. § 856:
  - (i) The commissioner may deny initial issuance of, suspend or revoke any appraiser's license for any of the following causes:
    - (1) If the licensee willfully violates, fails to comply with, or knowingly participates in the violation of or failure to comply with any provision of this act or regulation promulgated thereunder.

(2) If the licensee has shown himself to be incompetent or untrustworthy in the conduct of his affairs under the license.

### 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 make restitution to Northampton County Clerk of Court in the amount of \$3,744.27 on or before the completion of Respondent's probation. Respondent shall make restitution other than Northampton County Clerk of Court if the Deputy Commissioner identifies such persons and determines that restitution is owed to them by Respondent. Proof of restitution payment shall be provided to the Insurance Department by Respondent.
  - (c) 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 confirmed 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.

- (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 5(d) of this Order, Respondent shall have the burden of demonstrating that he is worthy of a license.
- (f) In the event Respondent's 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 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, 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 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 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 Commissioner or the duly authorized delegee.

BY:

SCOTT DAVID SIGAFOOS JR., Respondent

ARTHUR F. MCNULTY

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Deputy Insurance Commissioner Commonwealth of Pennsylvania

# 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

AND NOW, this 10 day of 10

Michael F. Consedine Insurance Commissioner

