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INSURANCE DEPARTMENT

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ADMIN HEARINGS OFFICE

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

WANDA A. BASS
3125 N. 32nd Street
Philadelphia, PA 19131

: VIOLATIONS:
:
: 40 P.S. §§ 310.6(a)(6), 310.11(1), (14)
: and (20)
:
: Docket No. CO16-06-011

AMENDMENT TO CONSENT ORDER TO INCLUDE WRITTEN CONSENT
TO ENGAGE IN THE BUSINESS OF INSURANCE PURSUANT TO
18 U.S.C. § 1033(e)(2)

AND NOW, this *14th* day of *September*, 2016, this Amendment to the above-referenced Consent Order is hereby issued by the Deputy Insurance Commissioner in order to provide for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033(e)(2), and hereby adds the following provisions to the above-referenced Consent Order:

1. Respondent seeks to engage in the business of insurance as an insurance producer, within the meaning of 18 U.S.C. § 1033(e)(1)(A) and (f).
2. 18 U.S.C. § 1033(e)(2) provides that persons convicted of felonies involving dishonesty or breach of trust may not engage in the business of insurance or participate in such business unless such person has the written consent of any insurance regulatory official authorized to regulate the insurer, which consent specifically refers to 18 U.S.C. § 1033(e)(2).

3. As noted in the July 8, 2016 Consent Order, Respondent was convicted of Access Device Fraud on October 6, 1989, a felony involving breach of trust or dishonesty, and therefore requires written consent to engage in the business of insurance pursuant to 18 U.S.C. §§ 1033, 1034.

5. Respondent may engage in the business of insurance as an insurance producer, and only in such capacity, subject to the terms and conditions of the July 8, 2016 Consent Order and this Amendment thereto, which terms and conditions are necessary and sufficient to ensure that the Respondent may engage in the business of insurance in a manner that is not reasonably likely to cause harm to the public, policyholders or the industry.

6. The term of this Amendment to the Consent Order shall remain in place for a period of five years and, thereafter, unless and until the Department or the Commissioner terminates the Order. Nothing in this Order shall preclude the Department, the Deputy Commissioner or the Commissioner, in their sole discretion, from decreasing or lessening the restrictions contained in this Order in whole or in part while it is in effect. Any such lessening of the restrictions contained in this Order shall be made in writing by the Department, the Deputy Commissioner or the Commissioner in accordance with the procedures set forth in paragraph 15 of this Order. Further, Respondent shall not apply nor otherwise seek to reduce or remove the restrictions contained in this Order for a period of at least five years.

7. Following the five-year period referenced in paragraph 6, above, this Order shall continue unless and until the Department affirmatively terminates it. Nothing in this Order shall be construed as conferring upon Respondent any property right or interest as a result of receiving this conditional consent to engage in the business of insurance in accordance with the terms of this Order. Respondent expressly waives any right to assert that she is entitled to a hearing on the termination of this Order following the expiration of the five-year period referenced in paragraph 6. Should the Insurance Department or the Commissioner, terminate this Order after the five year period referenced in paragraph 6, above, Respondent may file a new application for a written consent as set forth in paragraph 4(b), above, to engage in the business of insurance under 18 U.S.C. §1033(e)(2).

8. The Department's conditional consent permitting Respondent to engage in the business of insurance, and Respondent's existing licenses, may be immediately suspended upon notice by the Department following its investigation and determination that Respondent has failed to adhere to any condition set forth in this Order or has violated an insurance statute or regulation.

9. Respondent shall have no right to prior notice of such a suspension, but will be entitled to a hearing upon written request received by the Department no later than thirty (30) days from the date the Department mailed to Respondent by certified mail, return receipt requested, notification of such suspension, which hearing shall be held within sixty (60) days of the Department's receipt of Respondent's written request for a hearing.

10. At the hearing referred to in paragraph 9 above, Respondent shall have the burden of demonstrating that she is worthy of an insurance license and a conditional consent to engage in the business of insurance. In the event Respondent's conditional consent, and licenses are suspended pursuant to paragraph 9 above, and Respondent either fails to request a hearing within 30 days or at the hearing fails to demonstrate that she is worthy of a license, Respondent's suspended conditional consent, and licenses shall be revoked.

11. 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.

12. Alternatively, in the event the Insurance Department finds that there has been a breach of any 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.

13. 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 or Conclusions of Law contained herein.

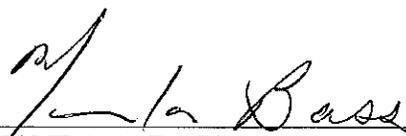
14. Respondent hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

15. This Amendment and the July 8, 2016 Consent 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.

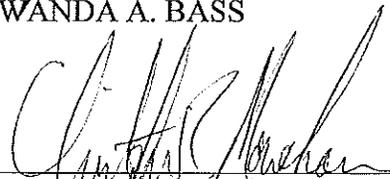
16. This Order shall be final upon execution by the Insurance Department. Only the Insurance Commissioner or the duly authorized delegee is authorized to bind the Insurance Department with respect to the matters addressed herein, and this Consent Order is not effective until executed by the Insurance Commissioner or a duly authorized delegee.

17. Nothing herein shall be construed to, in any way, alter or impair the remaining provisions of the July 8, 2016 Consent Order, which terms are specifically incorporated therein.

BY:



WANDA A. BASS

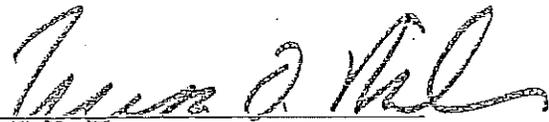


CHRISTOPHER MONAHAN
Deputy Insurance Commissioner,
Commonwealth of Pennsylvania

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 13th day of November, 2015, Christopher R. Monahan,
Deputy Insurance Commissioner, is hereby designated as the Commissioner's duly
authorized representative for purposes of entering in and executing Consent Orders. This
delegation of authority shall continue in effect until otherwise terminated by a later Order
of the Insurance Commissioner.



Teresa D. Miller
Insurance Commissioner

