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ADMIN HEARINGS OFFICE

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

Application of Steven Morgan Kifer
Requesting Written Consent to Engage in the
Business of Insurance

VIOLATIONS:

Pursuant to the Violent Crime Control
and Law Enforcement Act of 1994,
18 U.S.C. § 1033

Docket No. CW18-10-006

CONSENT ORDER

AND NOW, this *29th* day of *OCTOBER*, *2018*, 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. To the extent applicable, Applicant 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, 2 Pa.C.S. § 101, et seq., or other applicable law.

FINDINGS OF FACT

2. The Insurance Department finds true and correct each of the following

Findings of Fact:

- (a) Applicant is Steven Morgan Kifer, and maintains his address at 625 N. 4th Ave., Altoona, PA 16601.
- (b) Applicant does not possess a license to transact insurance as a resident producer in this Commonwealth.
- (c) Applicant, on April 17, 2003, was convicted of a felony of Criminal Trespass - Enter Structure, a misdemeanor of Theft by Unlawful Taking, a misdemeanor of Conspire Burglary and a misdemeanor of Retail Theft - Take Merchandise, in the Court of Common Pleas of Blair County.
- (d) Applicant, on March 24, 2005, was convicted of a felony of Retail Theft – Take Merchandise, in the Court of Common Pleas of Westmoreland County.
- (e) Applicant on April 15, 2005, was convicted of a felony of Retail Theft – Take Merchandise, in the Court of Common Pleas of Indiana County.

- (f) Applicant, on August 18, 2005, was convicted of a felony of Retail Theft, in the Court of Common Pleas of Bedford County.

- (g) Applicant on December 12, 2005, was convicted of a misdemeanor of Retail Theft and a misdemeanor of Receiving Stolen Property, in the Court of Common Pleas of Centre County.

- (h) Applicant, on June 20, 2018, submitted an application to the Pennsylvania Insurance Department for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033(e)(2).

- (i) Applicant answered “yes” to the criminal history question on his application.

- (j) The activities in which Applicant desires to engage constitute the business of insurance within the meaning of 18 U.S.C. § 1033(e)(1)(A) and (f).

- (k) Applicant provided supporting facts and documentation to satisfy the Department that he should be granted written consent to engage in the business of insurance.

CONCLUSIONS OF LAW

3. In accordance with the above Findings of Fact and applicable provisions of law, the Insurance Department concludes and finds the following Conclusions of Law:

- (a) 18 U.S.C. § 1033(e)(2) provides that persons convicted of a felony involving dishonesty or a 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).

- (b) Applicant was convicted of four (4) felonies involving dishonesty or breach of trust on April 17, 2003, March 24, 2005, April 15, 2005 and August 18, 2005.

- (c) Pursuant to 18 U.S.C. § 1033(e)(2), the Commonwealth of Pennsylvania Insurance Department has the discretion to grant written consent permitting the Applicant to engage in the business of insurance.

ORDER

4. Accordingly, the Deputy Insurance Commissioner orders and Applicant consents to the following:

- (a) Applicant is granted the consent to engage in the business of insurance subject to the conditions of this Order.
- (b) Applicant shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (c) For three years following the date of this Order, Applicant shall only engage in the business of insurance under the direct supervision of a licensed resident insurance producer while Applicant is employed by a licensed insurance agency.
- (d) For five years following the date of this Order, Applicant shall only engage in the business of insurance if the Applicant is employed by a licensed insurance agency.
- (e) Applicant shall further comply with all Pennsylvania insurance laws and regulations.

- (f) Applicant shall engage in the business of insurance in a manner that is not reasonably likely to cause harm to the public, policyholders or the industry.

5. The terms of this 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 14 of this Order. Further, Applicant shall not apply or otherwise seek to reduce or remove the restrictions contained in this Order for a period of at least five years.

6. Following the five-year period referenced in paragraph 5, above, this Order shall continue unless and until the Department affirmatively terminates it. Nothing in this Order shall be construed as conferring upon Applicant 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. Applicant expressly waives any right to assert that he is entitled to a hearing on the termination of this Order following the expiration of the five-year period referenced in paragraph 5. Should the Insurance Department or the Commissioner terminate this Order after the

five year period referenced in paragraph 5, above, Applicant may file a new application for a written consent to engage in the business of insurance under 18 U.S.C. § 1033(e)(2).

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

8. Applicant 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 Applicant 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 Applicant's written request for a hearing.

9. At a hearing referred to in paragraph 8 above, Applicant shall have the burden of demonstrating that he is worthy of an insurance license and a conditional consent to engage in the business of insurance. In the event Applicant's conditional consent and licenses are suspended pursuant to paragraph 8 above, and Applicant either fails to request a hearing within 30 days or at the hearing fails to demonstrate

that he is worthy of a license, Applicant's suspended conditional consent and licenses shall be revoked.

10. 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 provisions of law; or, if applicable, the Department may enforce the provisions of this Order in any other court of law or equity having jurisdiction.

11. Alternatively, in the event the Insurance Department finds 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.

12. In any such enforcement proceeding, Applicant 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.

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

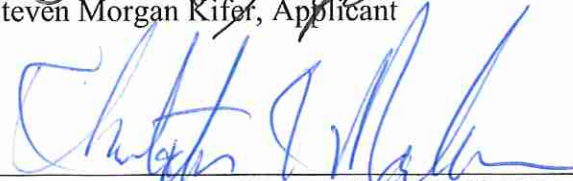
14. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

15. 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 duly authorized delegee.

BY:



Steven Morgan Kifer, Applicant

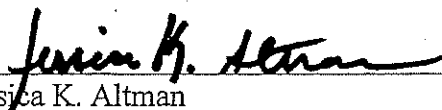


COMMONWEALTH OF PENNSYLVANIA
By: CHRISTOPHER R. MONAHAN
Deputy Insurance Commissioner

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 28th day of March, 2018, 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.



Jessica K. Altman
Insurance Commissioner

