



EXECUTIVE OFFICES

COMMONWEALTH OF PENNSYLVANIA RECEIVED
INSURANCE DEPARTMENT

STRAWBERRY SQUARE
HARRISBURG, PA. 17120

2015 FEB -6 AM 11:33

ADMIN HEARINGS OFFICE

Michael Dickstein
3105 Knapp Road
Vestal, NY 13850-3038

Consent Order

Docket No. CO15-01-018

AND NOW, this 6th day of February, 2015, this Order is hereby issued by the Pennsylvania Insurance Department in disposition of the matter captioned above.

Pursuant to 40 P.S. §§310.6 and 310.11(20), the Pennsylvania Insurance Department ("Department") is authorized to determine the worthiness of insurance producers for licensure in the Commonwealth of Pennsylvania. The individual or business entity listed below ("Insurance Producer") is currently licensed as an insurance producer in the Commonwealth of Pennsylvania.

Now, in lieu of further administrative proceedings and to resolve this matter, the Department and Insurance Producer hereby agree to the following:

1. Insurance Producer hereby admits and acknowledges that he/she/it has received proper notice of his/her rights to a formal administrative hearing pursuant to the Administrative Agency Law, 2 Pa. C.S. §101, *et seq.*, or other applicable law. Insurance Producer 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 in paragraph 3, below, 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.
2. Without admitting or denying the findings of fact and conclusions of law in paragraph 3, below, Insurance Producer hereby consents to the terms and provisions of this Order.
3. The Department finds and concludes that Insurance Producer is subject to the jurisdiction of the Department and that Insurance Producer violated the following statutes:

40 P.S. §310.78(a) – Failure to timely report the following regulatory action(s):

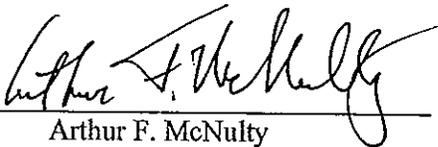
40 P.S. §310.78(b) -- Failure to timely report the following criminal charge(s) and/or to timely provide the following required documentation with respect thereto (criminal complaint, information or indictment, order from pretrial hearing, and report of final disposition):

March 21, 2014 Misdemeanor.

40 P.S. §310.11(1) -- Providing incorrect, misleading, incomplete or false information in the following license application(s):

4. The Department orders and Insurance Producer agrees to pay a civil penalty of Two-Hundred and Fifty Dollars (\$250.00) to the Department.
5. Payment shall be made by check payable to the Pennsylvania Insurance Department. Payment should be directed to April Phelps, Assistant to Director, Bureau of Licensing and Enforcement, Insurance Department, 1227 Strawberry Square, Harrisburg, PA 17120. Payment may be submitted with this order but shall be made no later than fourteen (14) days from the date of this Order.
6. In the event the 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.
7. In any such enforcement proceeding, Insurance Producer 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 in paragraph 3, above.
8. Insurance Producer hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.
9. 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.


Insurance Producer Signature


Arthur F. McNulty
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 21st day of Jan, 2015, Arthur F. McNulty,
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
Acting Insurance Commissioner

