

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

2010 JUL -9 PM 2:06

ADMINISTRATIVE DIVISION

IN RE: : VIOLATIONS:
: :
TENIA M. BENNET-THOMPSON : 40 P.S. §§ 310.11(1) and (20)
4749 Dorshwood Road : :
South Euclid, OH 44121-3841 : :
Respondent. : Docket No. CO10-06-012

CONSENT ORDER

AND NOW, this *9th* day of *July*, *2010*, 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 Tenia M. Bennett-Thompson, and maintains her address at 4749 Dorshwood Road, South Euclid, Ohio 44121-3841.

- (b) Respondent has a non-resident individual producer license # 449239 that expires on January 31, 2012.

- (c) On December 24, 2005, Respondent was arrested for Retail Theft, Misdemeanor (\$50.00 to \$200.00) by the Willoughby Hills Police Department under Incident No: PD-05-020869.

- (d) On December 28, 2005, Respondent appeared before Judge William Kobelak, in Willoughby Municipal Court for Lake County, Ohio, under Case No. 05CRB05095 and pleaded guilty (no contest) to retail Theft, a misdemeanor, and was fined \$200.00 plus costs.

- (e) On January 9, 2006, Respondent applied for a non-resident individual producer license and answered "No" to the following question: Have you ever been convicted of, or are you currently charged with, committing a crime?

- (f) On January 13, 2008, Respondent applied for a renewal of current non-resident individual producer license no. 449239 and answered “No” to the following question: Since the last renewal or initial application in this state, have you ever been convicted of a crime, had judgment withheld or deferred, or are you currently charged with committing a crime?

- (g) On January 13, 2010, Respondent applied for a renewal of current non-resident individual producer license no. 449239 and answered “No” to the following question: Since the last renewal or initial application in this state, have you ever been convicted of a crime, had judgment withheld or deferred, or are you currently charged with committing a crime?

- (h) On March 9, 2010, Respondent entered into Consent Order No. LBB 5862-AP with the State of California, Department of Insurance, regarding her failure to report the criminal conviction in the State of Ohio.

- (i) On March 25, 2010, Respondent reported to the Pennsylvania Insurance Department the March 9, 2010 California Order of Denial of Unrestricted License and for Issuance of Restricted License due to Respondent’s theft conviction in the State of Ohio on December 28, 2005.

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) 40 P.S. § 310.11(1) prohibits a licensee or an applicant for a license from providing incorrect, misleading, incomplete or false information to the Department in a license application.
- (c) Respondent's activities described above in paragraphs 3(e) through 3(h) violate 40 P.S. § 310.11(1).
- (d) 40 P.S. § 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 3(e) through 3(h) violate 40 P.S. § 310.11(20).

(f) Respondent's violations of Sections 310.11(1) and (20) are punishable by the following, under 40 P.S. § 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

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's certificates and licenses may be immediately suspended by the Department following its investigation and determination that (i) any other 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 this section is limited to a period of five (5) years from the date of this Order.

- (c) Respondent specifically waives her 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.
- (d) At the hearing referred to in paragraph 5(c) of this Order, Respondent shall have the burden of demonstrating that she is worthy of a license.
- (e) In the event Respondent's certificates and licenses are suspended pursuant to paragraph 5(b) above, and Respondent either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that she is worthy of a license, Respondent's suspended certificates and 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, supra, 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 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: Tenia M. Bennett-Thompson
TENIA M. BENNETT-THOMPSON,
Respondent

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