

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

RECEIVED
INSURANCE DEPARTMENT
2012 MAY 17 AM 10:45
ADMINISTRATIVE OFFICE

IN RE: : VIOLATIONS:
: :
HASSAN RAHEIM GRIMES, SR. : 40 P.S. §§ 310.11(9), (14), (15),
2061 Kent Road : (17), (20) and 310.78(b)
Folcroft, PA 19032 :
: Respondent. : Docket No. CO12-03-029

CONSENT ORDER

AND NOW, this *17th* day of *May*, *2012*, 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 Hassan Raheim Grimes, Sr. and maintains his address at 2061 Kent Road, Folcroft, PA 19032.

- (b) At all relevant times herein, Respondent has held an individual resident producer license number 591401 to conduct the business of insurance in Pennsylvania.

- (c) On May 5, 2011, Respondent was arrested by the Radnor Township, Delaware County, PA Police Department for the following violations of the Pennsylvania Criminal Code, title 18, Pa.C.S. §3701§§A(1)ii Robbery (F-1), §2902§§A1 Unlawful Restraint (F-2), §4106§§A(1)ii Access Device (Credit Card) Issued to Another Who Did Not Authorize Use (F-3), §2701§§A3 Simple Assault (M-1), and §3921§§(A) Theft by Unlawful Taking (M-1), in addition to other related offenses.

- (d) On March 1, 2012, Respondent was found guilty in the Delaware County Court of Common Pleas for violations of the Pennsylvania Criminal Code, Title 18, Pa.C.S., to include the following: §3701§§A(1)ii Robbery (F-1), §2902§§A1

Unlawful Restraint (F-2), §4106§§A(1)ii Access Device (Credit Card) Issued to Another Who Did Not Authorize Use (F-3), §2701§§A3 Simple Assault (M-1), and §3921§§(A) Theft by Unlawful Taking (M-1).

- (e) During the commission of the above crimes, Respondent forged the signature of another on credit card receipts without the victim's consent or authorization.
- (f) Respondent failed to report his 2011 criminal arrest and his 2012 criminal conviction to the Department within thirty (30) days as required.

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(9) prohibits a licensee or an applicant from forging another person's name on an insurance application or any document related to an insurance or financial service transaction.

- (c) Respondent's activities described above in paragraph 3(e) violate 40 P.S. § 310.11(9).

- (d) 40 P.S. § 310.11(14) prohibits a licensee or an applicant from committing a felony or its equivalent.

- (e) Respondent's activities described above in paragraphs 3(c) and 3(d) violate 40 P.S. § 310.11(14).

- (f) 40 P.S. § 310.11(15) prohibits a licensee or an applicant from committing a misdemeanor that involves the misuse or theft of money or property belonging to another person.

- (g) Respondent's activities described above in paragraphs 3(c) and 3(d) violate 40 P.S. § 310.11(15).

- (h) 40 P.S. § 310.11(17) prohibits a licensee or an applicant from committing fraud, forgery, dishonest acts or an act involving a breach of fiduciary duty.

- (i) Respondent's activities described above in paragraphs 3(c) through 3(f) violate 40 P.S. § 310.11(17).

- (j) 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.

- (k) Respondent's activities described above in paragraphs 3(c) through 3(f) violate 40 P.S. § 310.11(20).

- (l) 40 P.S. § 310.78(b) requires that within 30 days of being charged with criminal conduct, a licensee shall report the charges to the Department. The licensee shall provide the Department with a copy of the criminal complaint, information or indictment, a copy of the order resulting from any pretrial hearing, and a report of the final disposition of the charges.

- (m) Respondent's activities described above in paragraph 3(f) violate 40 P.S. § 310.78(b).

- (n) Respondent's violations of Sections 310.11(9), (14), (15), (17), (20) and 310.78(b) are punishable by the following, under 40 P.S. § 310.91:
 - (i) suspension, revocation or refusal to issue the 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) All licenses of Respondent to do the business of insurance are hereby revoked.
- (c) If Respondent should ever become licensed in the future, his 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 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 issuance of such licenses.

(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 an insurance 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, 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: Hassan Rasheed Grimes Sr
HASSAN RASHEID GRIMES, SR.,
Respondent ^{RASHEID}



COMMONWEALTH OF PENNSYLVANIA
By: RONALD A. GALLAGHER, JR.
Deputy Insurance Commissioner