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By Admin Hearings, Ins Dept at 10:56 am, Aug 13, 2021

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
CHRISTOPHER GERALD BOWERSOX	:	63 P.S. § 856(3) and (6)
7683 Ferguson Valley Road	:	
McVeytown, PA 17051	:	
	:	
	:	
	:	
Respondent.	:	Docket No. CO21-07-019

CONSENT ORDER

AND NOW, this 13th day of August, 2021, this Order is hereby issued by the Insurance Department of 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.

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PA Insurance Department

FINDINGS OF FACT

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

Findings of Fact:

- (a) Respondent is Christopher Gerald Bowersox and maintains a record of his address with the Pennsylvania Insurance Department as 7683 Ferguson Valley Road, McVeytown, PA 17051.
- (b) Respondent is, and at all times relevant hereto has been, a licensed Motor Vehicle Physical Damage Appraiser.
- (c) Respondent, on February 22, 2007, submitted an initial Pennsylvania Motor Vehicle Physical Damage Appraiser application for licensure.
- (d) Respondent, on October 3, 2008, was charged by the Pennsylvania State Police (PSP), Lewistown (Mifflin, PA), with one (1) count DUI: High Rate of Alcohol (Bac .10-.16) 2nd Offense, a Misdemeanor; (1) count of Driving Unregistered Vehicle (S) and one (1) count of Display Plate Card In Improper Vehicle, both Summaries.
- (e) Respondent, on January 6, 2009, pleaded guilty in the Court of Common Pleas of Mifflin County to one (1) count DUI: High Rate of Alcohol (BAC .10-.16) 2nd Offense, a Misdemeanor.

- (f) Respondent, on August 28, 2009, submitted a license renewal application and incorrectly answered "No" to the question "[s]ince the last renewal or initial application in this state, have you been convicted of or pled nolo contend ere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you?"
- (g) Respondent, on May 12, 2010, was charged by PSP Lewistown (Mifflin, PA) with one (1) count DUI: Gen Imp/Inc of Driving Safely-3rd Offense (no grading); one (1) count of III Operate Vehicle W/Out Ignition Interlock; a misdemeanor; one (1) count Fail To Carry License, a Summary; and one (1) count of Driv While Oper Priv Susp Or Revoked (no grading), and Disregard Traffic Lane (Single), a Summary.
- (h) Respondent, on August 10, 2010, pleaded guilty in the Court of Common Pleas of Mifflin County to one (1) count of DUI: Gen Imp/Inc of Driving Safely - 3rd Offense, and III Operate Vehicle W/Out Ignition Interlock, both Misdemeanors.
- (i) Respondent, on July 16, 2015, was charged by PSP Lewistown (Mifflin, PA) with one (1) count DUI: Gen Imp/Inc of Driving Safely - 3rd Offense, and one (1) count of DUI: Highest Rte of Alc (BAC .16+) 3rd Offense, both Misdemeanors; and one (1) count of Disregard Traffic Lane (Single) and one (1) count of Careless Driving, both Summaries.

- (j) Respondent, on November 15, 2015, pleaded guilty in the Court of Common Pleas of Mifflin County to one (1) count of DUI: Highest Rate of Alcohol (BAC .16+) 3rd Offense, a Misdemeanor.
- (k) Respondent, on September 12, 2016, submitted a Pennsylvania application for re-licensure and incorrectly answered "No" to the question "[h]ave you ever been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you?"
- (l) Respondent, on May 31, 2017, submitted a Pennsylvania license renewal application and incorrectly answered "No" to the question "[s]ince the last renewal or initial application in this state, have you been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you?"
- (m) Respondent, on April 3, 2018, was charged by PSP Lewistown (Mifflin, PA) with one (1) count of III Operate Vehicle W/Out Ignition Interlock, a Misdemeanor, Oper Veh W/O Req'd Financ Resp, Exceed 55 MPH In Other Loc By 38 MPH, and Careless Driving, all Summaries.
- (n) Respondent, on June 5, 2018, was accepted into the ARD Program of the Court of Common Pleas of Mifflin County for one (1) count of III Operate Vehicle W/Out Ignition Interlock, a Misdemeanor, and he

pleaded guilty to one (1) count of Exceed 55 MPH In Other Loc By 38 MPH, a Summary.

- (o) Respondent, on June 14, 2018, submitted a Pennsylvania license renewal application and incorrectly answered "No" to the question "[s]ince the last renewal or initial application in this state, have you been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you?"
- (p) Respondent, on October 2, 2018, was charged by PSP Lewistown (Mifflin, PA) with one (1) count of III Operate Vehicle W/Out Ignition Interlock, a Misdemeanor, and one (1) count of No Rear Lights, a Summary.
- (q) Respondent, on May 21, 2019, submitted a Pennsylvania license renewal application and incorrectly answered "No" to the question "[s]ince the last renewal or initial application in this state, have you been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you?"
- (r) Respondent, on May 28, 2020, pleaded guilty in the Court of Common Pleas of Mifflin County to one (1) count III Operate Vehicle W/Out Ignition Interlock, a Misdemeanor, and one (1) count of No Rear Lights, a Summary.

- (s) Respondent, on June 3, 2021, submitted a Pennsylvania license renewal application and incorrectly answered "No" to the question "[h]ave you been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor, which has not been previously reported to this insurance department?"
- (t) Respondent, on June 10, 2021, submitted a Pennsylvania license renewal application and incorrectly answered "No" to the question "[s]ince the last renewal or initial application in this state, have you been convicted of or pled nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charge s filed against you?"

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) 63 P.S. § 856(3), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser's license if the licensee obtained his license through willful misrepresentation or fraud.

- (c) Respondent's activities described in paragraphs 3(f), 3(k), 3(l), 3(o), 3(q), 3(s) and 3(t) violate 63 P.S. § 856(3).
- (d) 63 P.S. § 856(6), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser's license if the licensee has shown himself to be incompetent, untrustworthy, or a source of injury and loss to the public.
- (e) Respondent's activities described in paragraphs 3(c) through 3(t) show him to be incompetent, untrustworthy, or a source of injury and loss to the public.

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 shall pay a civil penalty of two hundred fifty dollars (\$250.00) to the Commonwealth of Pennsylvania. Payment of this penalty shall be made by certified check or money order, payable to the Commonwealth of Pennsylvania. Payment should be directed to the Pennsylvania Insurance Department, Bureau of Licensing and Enforcement, 1227 Strawberry Square, Harrisburg, Pennsylvania 17120.

Payment may be enclosed with the Consent Order, but must be paid in any event no later than fourteen (14) days after the date of the Consent Order.

- (c) Respondent's 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 confirmed 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.
- (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 a 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 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.

7. 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.

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.

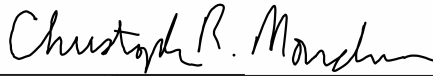
10. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

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 duly authorized delegee.

BY:



CHRISTOPHER BOWERSOX, Respondent



COMMONWEALTH OF PENNSYLVANIA

By: CHRISTOPHER R. MONAHAN
Deputy Insurance Commissioner