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BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

BRINSON BENEFITS INC
4851 Lyndon B. Johnson FWY, Suite 900
Dallas, TX 75244

and

Stephanie Brinson
4851 LBJ FWY STE 900
Dallas, TX 75244

Respondents.

Violations:

40 P.S. §§ 310.11(2), (20) and
310.78(a)

Docket No. CO21-04-014

CONSENT ORDER

AND NOW, this 3rd day of May, 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. Respondents hereby admit and acknowledge that they have received
proper notice of their rights to a formal administrative hearing pursuant to the
Administrative Agency Law, 2 Pa.C.S. §§ 101, et seq., or other applicable law.

2. Respondents hereby waive all rights to a formal administrative hearing in
this matter, and agree 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 Brinson Benefits Inc. and maintains a record of its address with the Pennsylvania Insurance Department as 4851 LBJ Freeway, Suite 900, Dallas, TX 75244-6004.
- (b) Respondent is, and at all times relevant hereto has been, a licensed Non-Resident Producer Agency.
- (c) Co-Respondent is Stephanie D. Brinson and maintains a record of her address with the Pennsylvania Insurance Department as Brinson Benefits, Inc., 4851 LBJ Freeway, Suite 900, Dallas, TX 75244-6004.
- (d) Co-Respondent is, and at all times relevant hereto has been, a licensed Non-Resident Producer Individual.
- (e) Respondent received the following administrative actions and failed to notify the Department of those actions within 30 days:
 - On January 30, 2020, the Washington Department of Insurance issued an administrative action revoking its license for not

having active producers on file and failing to respond to the Washington DOI within 30 days.

- On February 6, 2020, Respondent and the Washington DOI entered into a Consent Order whereby Respondent agreed to a \$250.00 fine in lieu of the previous January 30, 2020 license revocation.

- (f) Respondents, on June 6, 2020, were issued an administrative action by the Louisiana Department of Insurance and were jointly fined \$250.00 for failing to report the Washington DOI action.
- (g) Respondents failed to report the administrative action identified finding 3(f) to the Department within 30 days.

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) Respondents are subject to the jurisdiction of the Pennsylvania Insurance Department.
- (b) 40 P.S. § 310.11(2) prohibits a licensee or an applicant from violating the insurance laws or regulations of this Commonwealth or a subpoena or order of the commissioner or of another state's insurance commissioner.

- (c) Respondents' activities described above in paragraphs 3(e) through 3(g) violate 40 P.S. § 310.11(2).
- (d) 40 P.S. § 310.11(20) prohibits a licensee or an applicant from demonstrating a lack of general fitness, competence or reliability sufficient to satisfy the Department that the licensee is worthy of licensure.
- (e) Respondents' activities described in paragraphs 3(e) through 3(g) violate 40 P.S. § 310.11(20).
- (f) 40 P.S. § 310.78(a) requires a licensee to report any administrative action taken in another jurisdiction or by another governmental agency within 30 days of the final disposition, to include a copy of the order, consent order or other relevant legal documents.
- (g) Respondents' activities described in paragraphs 3(e) and 3(g) violate 40 P.S. § 310.78(a).
- (h) Respondents' violations of 40 P.S. §§ 310.11(2), (20) and 310.78(a) 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 Respondents consent to the following:

- (a) Respondents shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (b) Respondents shall pay a civil penalty of one thousand dollars (\$1,000.00) 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) If Respondents should ever become licensed in the future, their 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 Respondents 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) Respondents specifically waive their 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 Respondents 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 Respondents' written request.
- (e) At the hearing referred to in paragraph 5(d) of this Order, Respondents shall have the burden of demonstrating that they are worthy of an insurance license.
- (f) In the event Respondents' licenses are suspended pursuant to paragraph 5(c) above, and Respondents either fail to request a hearing within thirty (30) days or at the hearing fail to demonstrate that they are worthy of a license, Respondents' 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, Respondents 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. Respondents hereby expressly waive 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: BRINSON BENEFITS INC AND STEPHANIE
BRINSON, Respondents



President/Vice President

Secretary/Treasurer



COMMONWEALTH OF PENNSYLVANIA

By: CHRISTOPHER R. MONAHAN
Deputy Insurance Commissioner