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INSURANCE DEPARTMENT  
2019 APR 25 AM 11:04  
ADMIN HEARINGS OFFICE

BEFORE THE INSURANCE COMMISSIONER  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

IN RE: : VIOLATIONS:  
: :  
FRANK D. CORTO : 40 P.S. §§ 310.11(1), (13) and (20)  
556 Country Club Road : :  
York, PA 17403 : :  
: :  
Respondent. : Docket No. CO15-10-015

AMENDMENT TO CONSENT ORDER

AND NOW, this 25th day of April, 2019, Respondent consents to amendment of the above-docketed Consent Order issued on December 14, 2015 as follows:

1. Respondent entered into a Consent Order with the Insurance Department, docketed above, on December 14, 2015.
2. Respondent failed to enter into a Deferred Payment Agreement for his outstanding Pennsylvania tax obligations, provide proof of said agreement to the Pennsylvania Insurance Department, and remain compliant with said payment agreement
3. Respondent has liens totaling \$142,314.82 under docket numbers

13-3172-34, 2015-5635, and 2017-NO-005617 for non-compliance of his Pennsylvania state tax obligations.

4. Respondent improperly answered “No” to the question asking if he had failed to pay state income tax or comply with any court order directing payment of state income tax on his renewal application in 2017.
5. Respondent’s actions described herein constitute violations of paragraph 5(a) of the December 14, 2015 Order.
6. Respondent’s action described herein constitutes violation of:
  - 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).
  - 40 P.S. § 310.11(3) (prohibits a licensee or an applicant from failing to pay state income tax or comply with any administrative or court order directing the payment of state income tax).
  - 40 P.S. § 310.11(20) (lack of worthiness), each of which is punishable by the following under 40 P.S. § 310.91:
    - a. Suspension, revocation or refusal to issue the license;
    - b. Imposition of a civil penalty not to exceed five thousand dollars (\$5,000.00) for every violation of the Act;

- c. An Order to Cease and Desist; and
- d. Any other conditions as the Commissioner deems appropriate.

ORDER

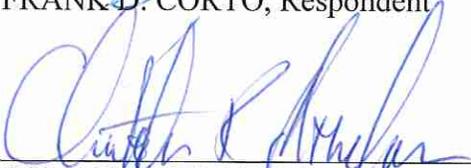
- 7. Paragraph 5(c) of the December 14, 2015 Order is amended as follows:  
Respondent, within (90) days of the execution of this Order, must enter into a Deferred Payment Agreement for his outstanding taxes and provide proof of the agreement to the Pennsylvania Insurance Department and must comply with the terms of the Deferred Payment Agreement.
- 8. Paragraph 5(d) of the December 14, 2015 Order is amended as follows:  
The Department's right to act under this section is limited to a period of Ten (10) years from the date of the Order to December 14, 2015.
- 9. All of the remainder of the December 14, 2015 Order shall remain in full force and effect.

BY:



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FRANK D. CORTO, Respondent



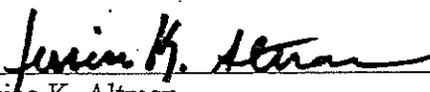
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COMMONWEALTH OF PENNSYLVANIA  
By: CHRISTOPHER R. MONAHAN  
Deputy Insurance Commissioner

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 28<sup>th</sup> day of March, 2018, Christopher R. Monahan,  
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.

  
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Jessica K. Altman  
Insurance Commissioner

