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By Admin Hearings, Ins Dept at 11:09 am, Nov 08, 2022

BEFORE THE INSURANCE COMMISSIONER  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
SILVIANO GREGORIO DELGADO	:	40 P.S. §§ 310.11(1), (2), (8),
8051 Cypress Pass	:	(20) and 310.78(a)
San Antonio, TX 78240-2619	:	
	:	
	:	
	:	
	:	
Respondent.	:	Docket No. CO22-10-022

CONSENT ORDER

AND NOW, this 8th day of November, 2022, 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 Pennsylvania Insurance Department (“Department”) finds true and correct each of the following Findings of Fact:
- (a) Respondent is Silviano Gregorio Delgado and maintains a record of his address with the Pennsylvania Insurance Department as 8051 Cypress Pass, San Antonio, TX 78240-2619.
  - (b) Respondent, since May 10, 2022, has been a licensed Non-Resident Producer.
  - (c) Respondent, on April 23, 2008, was indicted by a Grand Jury in the 186th Judicial District Court (Bexar, TX) with one (1) count of Evading Arrest/Detention With Vehicle, and one (1) count of Possess Dangerous Drugs, both Felonies.
  - (d) Respondent, on May 4, 2009, pleaded Nolo Contendere in the 175th District Court (Bexar, TX) to one (1) count of Evading Arrest/Detention With Vehicle, a Felony, from the charges identified in finding 3(c).
  - (e) Respondent, on March 4, 2009, submitted an initial producer application for licensure and answered "Yes" to the question that asks, "[h]ave you ever been convicted of a crime, had a judgement withheld or deferred, or are you currently charged with committing a crime?"

- (f) Respondent, on November 10, 2011, was issued an administrative action by the Florida Insurance Department and was denied licensure as a result of his criminal conviction identified in finding 3(d).
- (g) Respondent, on February 28, 2012, entered into a consent order with Georgia Insurance Department and was issued a probationary license as a result of his criminal conviction identified in finding 3(d).
- (h) Respondent, on February 6, 2013, entered into a consent order with the Delaware Insurance Department and was fined \$250.00 for failing to report other states' actions.
- (i) Respondent, on April 7, 2014, was issued an administrative action by the Florida Insurance Department and was denied licensure as a result of his criminal conviction identified in finding 3(d).
- (j) Respondent's license expired on August 31, 2015 when he failed to renew.
- (k) Respondent, on May 10, 2022, completed an application for licensure and improperly answered "No" to the question that asks, "[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?"

- (l) Respondent, on August 11, 2022, entered into a Consent Order with the Illinois Insurance Department and was fined \$250.00 for failure to disclose administrative actions on a license application.
- (m) Respondent notified the Department of the administrative action in findings 3(f), (g), (h), and (i) 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) 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 in paragraph 3(k) violate 40 P.S. § 310.11(1).
- (d) 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.

- (e) Respondent's activities described above in paragraphs 3(f), 3(g), 3(h), 3(i), 3(l), violate 40 P.S. § 310.11(2).
- (f) 40 P.S. § 310.11(8) prohibits a licensee or an applicant from having a producer license or other financial services license denied, suspended or revoked by a governmental entity.
- (g) Respondent's activities described in paragraphs 3(f) and 3(i) violate 40 P.S. § 310.11(8).
- (h) 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.
- (i) Respondent's activities described in paragraphs 3(f) through 3(m) violate 40 P.S. § 310.11(20).
- (j) 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.
- (k) Respondent's activities described in paragraph 3(m) violate 40 P.S. § 310.78(a).

- (l) Respondent's violations of 40 P.S. §§ 310.11(1), (2), (8), (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 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: *Silviano G. Delgado*  
SILVIANO GREGORIO DELGADO, Respondent

*David J. Buono Jr.*  
COMMONWEALTH OF PENNSYLVANIA  
By: DAVID J. BUONO JR.  
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 \_\_31<sup>st</sup>\_\_ day of \_\_March\_\_\_\_, 2022, David J. Buono, Jr.,  
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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Michael Humphreys  
Acting Insurance Commissioner

