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By Admin Hearings, Ins Dept at 8:26 am, Sep 27, 2022

BEFORE THE INSURANCE COMMISSIONER  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

IN RE:

MARK JUDE DOWNEY  
1218 Herbert Road  
Meadowbrook, PA 19046

Respondent.

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VIOLATIONS:

63 P.S. § 856(1), (2), (3) and (6)

Docket No. CO22-09-003

CONSENT ORDER

AND NOW, this 27th day of September, 2022, 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.

### FINDINGS OF FACT

3. The Pennsylvania Insurance Department (“Department”) finds true and correct each of the following Findings of Fact:
- (a) Respondent is Mark Jude Downey and maintains a record of his address with the Pennsylvania Insurance Department as 1218 Herbert Road, Meadowbrook, PA 19046.
  - (b) Respondent is, and at all times relevant hereto has been, a licensed Motor Vehicle Physical Damage Appraiser.
  - (c) Respondent, on February 2, 2020, was charged by the Abington Township Police Department (Montgomery, PA) with two (2) counts of Endangering the Welfare of Children; two (2) counts of Simple Assault; one (1) count Terroristic Threats; three (3) counts Reckless Endangerment; three (3) counts Possess Instrument of Crime with Intent; and one (1) count Criminal Mischief, all Misdemeanors. He was also charged with four (4) counts of Harassment, all Summaries and one (1) count of Aggravated Assault, a Felony.
  - (d) Respondent, on September 9, 2021, pleaded guilty in the Court of Common Pleas of Montgomery County to one (1) count of Simple Assault, and two (2) counts Reckless Endangerment, all Misdemeanors, as a result of the charges identified in finding 3(c).

- (e) Respondent, on April 15, 2022, submitted a renewal Pennsylvania application for licensure and incorrectly answered “No” to the question “Since the last renewal or initial application in this state, have you been convicted of or plead nolo contendere (no contest) to any misdemeanor or felony or currently have pending misdemeanor or felony charges 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(1), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser’s license for any cause, if the issuance of the license could have been refused had that cause been existent and been known to the commissioner.
- (c) Respondent’s activities described in paragraph 3(e) violate 63 P.S. § 856(1).
- (d) 63 P.S. § 856(2), states the Commissioner may deny initial issuance of, suspend, revoke or refuse to renew any appraiser’s license for any cause, if the licensee willfully violates or fails to comply with or knowingly

participates in the violation of or failure to comply with any provisions of this act or any rule or regulation promulgated thereunder.

- (e) Respondent's activities described in paragraph 3(e) violate 63 P.S. § 856(2).
- (f) 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.
- (g) Respondent's activities described in paragraph 3(e) violate 63 P.S. § 856(3).
- (h) 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.
- (i) Respondent's activities described in paragraphs 3(d) and (e) show him to be incompetent, untrustworthy, or a source of injury and loss to the public.
- (j) Respondent's violations of 63 P.S. § 856(1), (2), (3) and (6) are punishable by the following, under 63 P.S. § 1606:
  - (i) suspension, revocation or refusal to issue the license;

- (ii) imposition of a civil penalty not to exceed one thousand dollars (\$1,000.00) 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.
- (g) At Respondent's own expense, Respondent must successfully complete a continuing education course on the topic of ethics and provide proof of the course completion to the Department within six (6) months.

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.

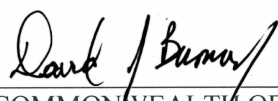
9. Respondent hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

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 delegate 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 delegate.

BY:   
MARK JUDE DOWNEY, Respondent

  
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

