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INSURANCE DEPARTMENT
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ADMIN HEARINGS OFFICE

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
PETER DUTTER	:	63 P.S. §§ 1606(a)(2), (a)(10), (a)(12)
1104 Scranton Street	:	and (a)(13)
Clarks Summit, PA 18411	:	
	:	
	:	
	:	
	:	
	:	
	:	
	:	
Respondent.	:	Docket No. CO19-05-005

CONSENT ORDER

AND NOW, this 26th day of June, 2019, 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 Insurance Department finds true and correct each of the following Findings of Fact:

- (a) Respondent is Peter Dutter, and maintains a record of his address with the Pennsylvania Insurance Department as 1104 Scranton Street, Clarks Summit, PA 18411.
- (b) Respondent is, and at all times relevant hereto has been, a licensed public adjuster.
- (c) Respondent, in or around August 2018, met with homeowners residing in Dunmore, PA after their basement had been flooded and damaged due to heavy rains.
- (d) Respondent, in his capacity as the public adjuster, advised the homeowners to have their plumber make a false statement to their insurance company regarding the cause of the flooding, in that he suggested the plumber state the sewer line had a blockage in a pipe located outside of the house.

- (e) Respondent met with an undercover police detective acting as the homeowner's plumber, and suggested he make the false statements identified in finding 3(d) to the insurance company in furtherance of the act of insurance fraud.
- (f) Respondent was subsequently charged by the Northeastern Pennsylvania Insurance Fraud Task Force with Criminal Conspiracy to Commit Insurance Fraud, Criminal Solicitation to Commit Insurance Fraud, and Criminal Attempt to commit Theft By Deception, all charges graded as felonies.
- (g) Respondent admits to the underlying conduct that forms the basis of the charges identified in finding 3(f).

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. § 1606(a)(2) prohibits a public adjuster from engaging in, or attempting to engage in, any fraudulent transaction with respect to a claim or loss that licensee is adjusting.
- (c) Respondent's activities in paragraphs 3(d) and 3(e) violate 63 P.S. § 1606(a)(2).
- (d) 63 P.S. § 1606(a)(10) prohibits a public adjuster from violating any provisions of this act or any rule or regulation promulgated, published and adopted thereunder.
- (e) Respondent's activities in paragraphs 3(d) through 3(g) violate 63 P.S. § 1606(a)(10).
- (f) 63 P.S. § 1606(a)(12) prohibits a public adjuster from demonstrating or committing fraudulent practices.
- (g) Respondent's activities in paragraphs 3(d) and 3(e) violate 63 P.S. § 1606(a)(12).
- (h) 63 P.S. § 1606(a)(13) prohibits a public adjuster from demonstrating incompetence or untrustworthiness to transact the business of a public adjuster.

- (i) Respondent's activities in paragraphs 3(d) through 3(g) violate 63 P.S. § 1606(a)(13).
- (j) Respondent's violations of §§ 1606(a)(2), (a)(10), (a)(12) and (a)(13) are punishable by a fine, suspension and revocation of licenses under §1606(a) and under 63 P.S. § 1606(b): the Insurance Commissioner may impose a penalty of not more than \$5,000 for every violation of this Act.

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) All licenses of Respondent to do the business of insurance are hereby revoked.
- (c) If Respondent should ever become licensed in the future, his licenses may be immediately suspended by the Department following its investigation and determination that (i) any terms of this Order have not been complied

and determination that (i) any terms of this Order have not been complied with, or (ii) any 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 issuance of such licenses.

- (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 an insurance 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.

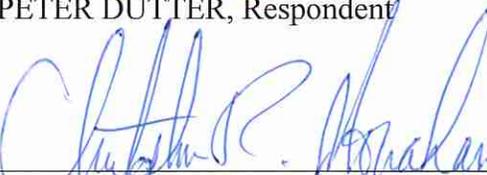
10. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and it may not be amended or modified except by an amended order signed by all the parties hereto.

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:



PETER DUTTER, Respondent



COMMONWEALTH OF PENNSYLVANIA

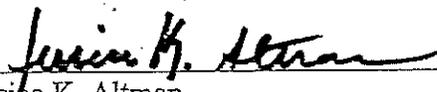
By: CHRISTOPHER R. MONAHAN

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 28th 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.



Jessica K. Altman
Insurance Commissioner

