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BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
STEVEN TYLER GARLOW	:	40 P.S. §§ 310.6(a)(6), 310.11(1),
1012 N Green Dr.	:	(20) and 310.78(b)
Newport News, VA 23602-7141	:	
	:	
	:	
	:	
	:	
Applicant.	:	Docket No. CO23-02-006

CONSENT ORDER

AND NOW, this 9th day of March, 2023, 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. Applicant 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. Applicant 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) Applicant is Steven Tyler Garlow and maintains a record of his address with the Pennsylvania Insurance Department as 1012 N Green Dr., Newport News, VA 23602-7141.
- (b) Applicant is a prior licensee who failed to renew his license on November 30, 2021, and does not currently possess a Non-Resident Producer license.
- (c) Applicant while previously licensed failed to report the following criminal convictions to the Pennsylvania Insurance Department within thirty (30) days:
 - On October 21, 2014, was convicted of Failure to Remove Trash, a misdemeanor, in the Virginia Beach, Virginia General District Court and was sentenced to pay a fine of \$250.00.
 - On September 17, 2015, was convicted of DUI, a misdemeanor, in the Virginia Beach, Virginia General District Court and was sentenced to five (5) days in jail, twelve (12) months under the supervision of probation, and to pay a fine of \$750.00 with \$500.00 suspended.

- On November 20, 2015, was convicted of Public Intoxication, a misdemeanor, in the Virginia Beach, Virginia General District Court and was sentenced to suspension of his driver's license for thirty (30) days.
 - On June 13, 2017, was convicted of Public Intoxication, a misdemeanor, in the Virginia Beach, Virginia General District Court and was sentenced to pay a fine of \$25.00.
 - On October 10, 2017, was convicted of DUI, a misdemeanor, in the York County, Virginia General District Court and was sentenced to twelve (12) months incarceration with eleven (11) months suspended, two (2) years under the supervision of probation, and to pay a fine of \$1,500.00.
 - On June 25, 2018, was convicted of Public Intoxication, a misdemeanor, in the Virginia Beach, Virginia General District Court and was sentenced to pay a fine of \$25.00.
- (d) Applicant, on October 7, 2022, was denied a license by the Kansas Department of Insurance because he failed to provide documentation, failed to respond to the Department, and his pattern of behavior.
- (e) Applicant electronically initiated an application for a Non-Resident Producer license on December 6, 2022, wherein he disclosed his criminal history but failed to disclose his administrative action history.

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) Applicant is subject to the jurisdiction of the Pennsylvania Insurance Department.
- (b) 40 P.S. §310.6(a)(6) states that the Department shall issue a producer license, provided the applicant possesses the general fitness, competence and reliability sufficient to satisfy the Department that the applicant is worthy of a license.
- (c) Applicant's activities described in paragraphs 3(c) and 3(e) would disqualify the Applicant from licensure pursuant to 40 P.S. §310.6(a)(6).
- (d) 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.
- (e) Applicant's activities described in paragraph 3(e) violate 40 P.S. § 310.11(1).
- (f) 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.

(g) Applicant's activities described in paragraphs 3(c) through 3(e) violate 40 P.S. § 310.11(20).

(h) 40 P.S. § 310.78(b) requires that within 30 days of being charged with criminal conduct, a licensee shall report the charges to the Department. Additionally, the licensee shall provide the Department with the following within 30 days of their availability to the licensee:

(1) a copy of the criminal complaint, information or indictment.

(2) a copy of the order resulting from any pretrial hearing.

(3) a report of the final disposition of the charges.

(i) Applicant's activities described in paragraph 3(c) violate 40 P.S. § 310.78(b).

(j) Applicant's violations of 40 P.S. §§ 310.6(a)(6), 310.11(1), (20) and 310.78(b) 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, and as a condition of licensure, the Insurance Department orders and Applicant consents to the following:

- (a) Applicant shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (b) Applicant 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) Applicant'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 Applicant 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 three (3) years from the date of this Order.
- (d) Applicant 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 Applicant 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 Applicant's written request.
- (e) At the hearing referred to in paragraph 5(d) of this Order, Applicant shall have the burden of demonstrating that he is worthy of a license.
- (f) In the event Applicant's licenses are suspended pursuant to paragraph 5(c) above, and Applicant either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that he is worthy of a license, Applicant'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, Applicant 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. Applicant 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: 
STEVEN TYLER GARLOW, Applicant


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 __31st__ 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.



Michael Humphreys
Acting Insurance Commissioner

