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By Admin Hearings, Ins Dept at 9:53 am, Jul 02, 2021

BEFORE THE INSURANCE COMMISSIONER  
OF THE  
COMMONWEALTH OF PENNSYLVANIA

IN RE:

JUSTIN HASKELL  
10952 Modena Drive  
Philadelphia, PA 19194

Respondent.

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VIOLATIONS:

63 P.S. § 1606(a)(4) and (13)

Docket No. CO21-04-022

CONSENT ORDER

AND NOW, this 2nd day of July, 2021, 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 Insurance Department finds true and correct each of the following Findings of Fact:

- (a) Respondent is Justin Haskell and maintains a record of his address with the Pennsylvania Insurance Department as 10952 Modena Drive, Philadelphia, PA 19154.
- (b) Respondent is, and at all times relevant hereto has been, a licensed Resident Public Adjuster Individual.
- (c) Respondent, on July 2, 2019, was charged by the Bensalem Township Police Department (Bucks, PA) with one (1) count of Dealing in Proceeds of Unlawful Activity/Intent To Promote, one (1) count of Criminal Use Of Communication Facility, three (3) counts of Manufacture, Delivery, or Possession With Intent to Manufacture or Deliver, all Felonies; four (4) counts of Intentional Possession of a Controlled Substance By Person Not Registered, four (4) counts of Use/Possession of Drug Paraphernalia, and three (3) counts of Purchase of a Controlled Substance by Unauthorized Person, all Misdemeanors, from an incident that occurred on November 1, 2018.
- (d) Respondent pleaded guilty in the Court of Common Pleas of Bucks County to two (2) counts of Manufacture, Delivery, or Possession With

Intent to Manufacture or Deliver, a felony, as a result of the charges identified in finding 3(c).

- (e) Respondent refused to cooperate with the Department's investigation by failing to voluntarily submit to an interview.

#### 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)(4) prohibits a conviction by any court of or a plea of nolo contendere to a felony under the laws of this Commonwealth, any other state, the United States or any territory or foreign country.
- (c) Respondent's activities described in paragraph 3(d) violate 63 P.S. § 1606(a)(4).
- (d) 63 P.S. § 1606(a)(13) prohibits a public adjuster from demonstrating incompetence or untrustworthiness to transact the business of a public adjuster.
- (e) Respondent's activities described in paragraphs 3(c) through 3(e) violate 63 P.S. § 1606(a)(13).

- (f) Respondent's violations of 63 P.S. § 1606(a)(4) and (13) 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) 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 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: Justin Haskell  
JUSTIN HASKELL, Respondent

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