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By Admin Hearings, Ins Dept at 9:46 am, Aug 05, 2021

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

JOY D. ROBINSON-BELL
91-1042 KAILEONUI STREET
EWA BEACH, HI 96706

Violations:

40 P.S. §§ 310.6(a)(6), 310.11(1),
(2), (14) and (20)

Applicant.

Docket No. CO21-08-008

CONSENT ORDER

AND NOW, this 5th day of August, 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. Applicant hereby admits and acknowledges that she has received proper
notice of her 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 Insurance Department finds true and correct each of the following Findings of Fact:

- (a) Applicant is Joy D. Robinson-Bell and maintains a record of her address with the Pennsylvania Insurance Department as 91-1042 Kaileonui Street, Ewa Beach, Hawaii 96706.
- (b) Applicant, on October 20, 2005, was found guilty of Conspiracy to Defraud the United States (Wire Fraud) a felony, in the United States District Court District of New Jersey and was sentenced to two (2) years of probation, restitution in the amount of \$9,220.69, and a \$100.00 special assessment.
- (c) Applicant electronically initiated an application for a Resident Producer license on September 22, 2018, wherein, she failed to disclose her criminal history.
- (d) Applicant, on July 11, 2019, entered into a Consent Order with the Pennsylvania Insurance Department and was granted Written Consent to Engage in the Business of Insurance.
- (e) Applicant failed to renew her Resident Producer license on August 3, 2020 and does not currently possess a Non-Resident Producer license.

- (f) Applicant, on November 10, 2020, entered into a Letter of Agreement with the Hawaii Department of Commerce and Consumer Affairs and was granted Written Consent to Engage in the Business of Insurance.
- (g) Applicant electronically initiated an application for a Non-Resident Producer license on March 26, 2021, wherein, she failed to disclose her criminal history and administrative actions.

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(b), 3(c) and 3(g) 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 paragraphs 3(c) and 3(g) violate 40 P.S. § 310.11(1).
- (f) 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.
- (g) Applicant's activities described above in paragraphs 3(b), 3(c) and 3(g) violate 40 P.S. § 310.11(2).
- (h) 40 P.S. § 310.11(14) prohibits a licensee or an applicant from committing a felony or its equivalent.
- (i) Applicant's activities described in paragraph 3(b) violate 40 P.S. § 310.11(14).
- (j) 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.

- (k) Applicant's activities described in paragraphs 3(b), 3(c) and 3(g) violate 40 P.S. § 310.11(20).
- (l) Applicant's violations of 40 P.S. §§ 310.6(a)(6), 310.11(1), (2), (14) and (20) 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 five hundred dollars (\$500.00) 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 pursuant to CW19-06-009.
- (d) Applicant specifically waives her 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 she 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 she is worthy of a license, Applicant's suspended licenses shall be revoked.

- (g) At Applicant's own expense, Applicant 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.

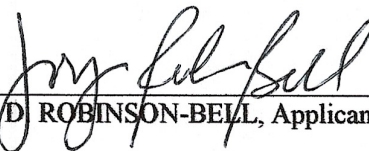
8. In any such enforcement proceeding, Applicant may contest whether a breach of the provisions of this Order has occurred but may not contest the Findings of Fact and Conclusions of Law contained herein.

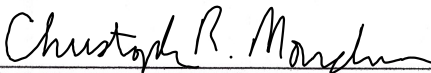
9. Applicant hereby expressly waives any relevant statute of limitations and application of the doctrine of laches for purposes of any enforcement of this Order.

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:


JOY D. ROBINSON-BELL, Applicant


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