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By Admin Hearings, Ins Dept at 12:40 pm, May 28, 2021

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

JONATHAN BLAKE SIGAL
31 HILLSIDE AVE APT. C
DOYLESTOWN, PA 18901

VIOLATIONS:

40 P.S. § 4403(b)(3)

Applicant.

Docket No. CO21-05-032

CONSENT ORDER

AND NOW, this 28th day of May, 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 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 Insurance Department finds true and correct each of the following Findings of Fact:

- (a) Applicant is Jonathan Blake Sigal and maintains a record of his address with the Pennsylvania Insurance Department as 31 Hillside Avenue, Apartment C, Doylestown, Pennsylvania 18901.
- (b) Applicant is not registered as an Exchange Assister.
- (c) Applicant, on February 4, 2000, was found guilty of Aggravated Assault, a felony, in the Court of Common Pleas of Montgomery County and was sentenced to imprisonment for a minimum of three (3) years to a maximum of twenty (20) years.
- (d) Applicant, on August 2, 2011, was found guilty of Retail Theft, a misdemeanor, in the Court of Common Pleas of Montgomery County and was sentenced to imprisonment for not less than time served nor more than twenty-three (23) months concurrent to all previously imposed sentences with parole from the bench to his State Parole Detainer, two (2) years probation consecutive to parole, and restitution in the amount of \$399.99.
- (e) Applicant electronically initiated an application for Exchange Assister registration on March 1, 2021, wherein, he disclosed his criminal 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. § 4403(b)(3) provides that an applicant may be disqualified from registration for having committed an act that would be grounds for denial, suspension or revocation of a license as an insurance producer.
- (c) 40 P.S. § 310.11(14) prohibits an insurance producer from “[c]ommit[ting] a misdemeanor that involves the misuse or theft of money or property belonging to another person”.
- (d) 40 P.S. § 310.11(15) prohibits an insurance producer from “[c]ommit[ting] a felony or its equivalent”.
- (e) Applicant’s activities described in paragraphs 3(c) and 3(d) violate 40 P.S. § 4403(b)(3), as prohibited activities of insurance producers under 40 P.S. § 310.11.
- (f) Applicant’s violations of 40 P.S. § 4403(b)(3) are punishable by the following, under 40 P.S. § 4405(d):
 - (i) denial, suspension, refusal to renew or revocation of registration;

- (ii) imposition of a civil penalty of up to five thousand dollars (\$5,000.00) for every violation of the Act;
- (iii) an order to cease and desist;
- (iv) report violations to the United States Department of Health and Human Services;
- (v) referral of potential violations of any laws of this Commonwealth relating to privacy of personal information to the Office of Attorney General;
- (vi) enforcement of other violations of The Insurance Department Act of 1921, as applicable; and
- (vii) 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 registration, 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's registration 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 ten (10) years from the date of this Order.
- (c) 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.
- (d) At the hearing referred to in paragraph 5(c) of this Order, Applicant shall have the burden of demonstrating that he is worthy of registration.
- (e) In the event Applicant's registration is suspended pursuant to paragraph 5(b) 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 registration, Applicant's suspended registration 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 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 delegee.

BY: 

JONATHAN BLAKE SIGAL, Applicant


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