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BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
TANIKA FARAH WHITE	:	40 P.S. § 310.11(1) and (8)
2809 Swede Road, Barn 1	:	18 U.S.C. § 1033(e)(2)
East Norriton, PA 19401-1713	:	
	:	Pursuant to the Violent Crime
Requesting Written Consent to	:	Control and Law Enforcement Act of
Engage in the Business of Insurance	:	1994, 18 U.S.C. § 1033
	:	
	:	
Applicant.	:	Docket No. CW24-01-010

CONSENT ORDER

AND NOW, this 18th day of January, 2024, 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. To the extent applicable, 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, 2 Pa.C.S. §§ 101, et seq., or other applicable law.

FINDINGS OF FACT

2. The Pennsylvania Insurance Department (“Department”) finds true and correct each of the following Findings of Fact:

- (a) Applicant is Tanika Farah White and maintains a record of her address with the Pennsylvania Insurance Department as 2809 Swede Road, Barn 1, East Norriton, PA 19401-1713.
- (b) Applicant does not possess a license to transact insurance as a producer in this Commonwealth.
- (c) Applicant, on February 5, 1999, was convicted of Attempted Fraudulent Schemes and three (3) counts of Forgery, all felonies, in the Superior Court of Arizona, Maricopa County.
- (d) Applicant, on October 22, 2015, was denied a license by the Arizona Department of Insurance due to her criminal history.
- (e) Applicant, on August 15, 2023, submitted an initial application for licensure and incorrectly answered "No" to the question that asks, "[h]ave you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?"
- (f) Applicant, on November 1, 2023, submitted an application to the Pennsylvania Insurance Department for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033(e)(2).

- (g) The activities in which Applicant desires to engage, constitutes the business of insurance within the meaning of 18 U.S.C. § 1033(e)(1)(A) and (f).

CONCLUSIONS OF LAW

3. 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. § 310.11(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.
- (c) Applicant's activities described in paragraph 2(d) violate 40 P.S. § 310.11(1).
- (d) 40 P.S. § 310.11(8) prohibits a licensee or an applicant from having a producer license or other financial services license denied, suspended or revoked by a governmental entity.
- (e) Applicant's activities described in paragraph 2(d) violate 40 P.S. § 310.11(8).

- (f) Applicant's violations of 40 P.S. § 310.11(1) and (8) 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.
- (g) 18 U.S.C. § 1033(e)(2) provides that persons convicted of a felony involving dishonesty or a breach of trust may not engage in the business of insurance or participate in such business unless such person has the written consent of any insurance regulatory official authorized to regulate the insurer, which consent specifically refers to 18 U.S.C. § 1033(e)(2).
- (h) Applicant's activities described in paragraph 2(c) constitute a conviction of a felony involving dishonesty or a breach of trust.
- (i) Pursuant to 18 U.S.C. § 1033(e)(2), the Commonwealth of Pennsylvania Insurance Department has the discretion to grant written consent permitting the Applicant to engage in the business of insurance.

ORDER

4. 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 pay a civil penalty of one hundred fifty dollars (\$150.00) to the Commonwealth of Pennsylvania and payment must be made electronically no later than fourteen (14) days from the date of final execution of this Consent Order. Specific payment instructions will be supplied by the Department to the Respondent with the final executed copy of this Consent Order.
- (b) Applicant must remain current with any court-ordered payments.

5. 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.

6. 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.

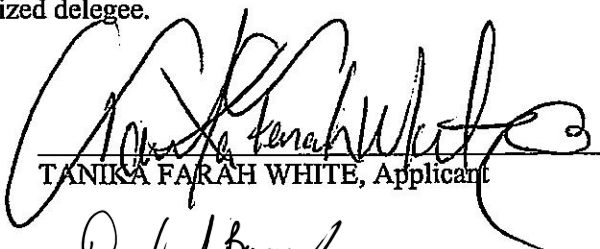
7. In any such enforcement proceeding, Applicant may contest whether a breach of the provisions of this Order has occurred but may not contest the Findings of Fact and Conclusions of Law contained herein.


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

9. 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.

10. 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:


TANIKA FARAH WHITE, 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

