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By Admin Hearings, Ins Dept at 9:11 am, Jul 15, 2021

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:

KEITH ALAN WILLIAMSON
308 Main Street
Ford City, PA 16226

and

WILLIAMSON INSURANCE INC.
308 Main Street
Ford City, PA 16226

Respondents.

VIOLATIONS:

40 P.S. § 310.11(7), (17) and (20)

Docket No. CO21-07-010

CONSENT ORDER

AND NOW, this 15th 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. Respondents hereby admit and acknowledge that they have received
proper notice of their rights to a formal administrative hearing pursuant to the
Administrative Agency Law, 2 Pa.C.S. §§ 101, et seq., or other applicable law.

2. Respondents hereby waive all rights to a formal administrative hearing in
this matter, and agree 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 Keith Alan Williamson and maintains a record of his address with the Pennsylvania Insurance Department as 308 Main Street, Ford City, PA 16226.
- (b) Respondent is, and at all times relevant hereto has been, a licensed resident producer.
- (c) Co-Respondent is Williamson Insurance Inc. and maintains its address with the Pennsylvania Insurance Department as 308 Main Street, Ford City, PA 16226.
- (d) Co-Respondent is, and at all times relevant hereto has been, a licensed resident producer agency.
- (e) Respondents, on December 20, 2018, received a request for a client's policy documents from Erie Insurance after the client filed an accident claim in 2017.
- (f) Respondents, while reviewing the client's records, discovered that the client failed to sign a UM/UIM Waiver Form.

- (g) Respondents had the client sign an UM/UIM Waiver Form and then Respondents backdated the form to cover the client's accident claim identified in finding 3(e).
- (h) Respondents, on December 21, 2018, submitted the backdated form identified in finding 3(g) to Erie Insurance.
- (i) Respondent, in late January 2021, contacted the branch manager and informed her of the backdated form identified in finding 3(g).
- (j) Respondent, on May 4, 2021, were terminated for cause from Erie Insurance for the activity identified in findings 3(g)-(i).

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) Respondents are subject to the jurisdiction of the Pennsylvania Insurance Department.
- (b) 40 P.S. § 310.11(7) prohibits a licensee or an applicant from using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of doing business.

- (c) Respondents' activities described in paragraphs 3(g) through 3(i) violate 40 P.S. § 310.11(7).
- (d) 40 P.S. § 310.11(17) prohibits a licensee or an applicant from committing fraud, forgery, dishonest acts or an act involving a breach of fiduciary duty.
- (e) Respondents' activities described in paragraphs 3(g) through 3(i) violate 40 P.S. § 310.11(17).
- (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) Respondents' activities described in paragraphs 3(e) through 3(j) violate 40 P.S. § 310.11(20).
- (h) Respondents' violations of 40 P.S. § 310.11(7), (17) 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, the Insurance Department orders and Respondents consent to the following:

- (a) Respondents shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (b) Respondent at his own expense, 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.
- (c) Respondents' 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 Respondents 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 this Order.
- (d) Respondents specifically waives their 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 Respondents 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 Respondents' written request.

- (e) At the hearing referred to in paragraph 5(d) of this Order, Respondents shall have the burden of demonstrating that he is worthy of a license.
- (f) In the event Respondents' licenses are suspended pursuant to paragraph 5(c) above, and Respondents either fail to request a hearing within thirty (30) days or at the hearing fails to demonstrate that he is worthy of a license, Respondents' 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.

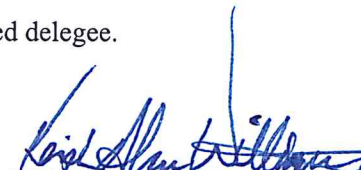
8. In any such enforcement proceeding, Respondents may contest whether a breach of the provisions of this Order has occurred but may not contest the Findings of Fact and Conclusions of Law contained herein.

9. Respondents 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 delegate.


BY:



KEITH ALAN WILLIAMSON, Respondent



WILLIAMSON INSURANCE INC, Co-Respondent



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