

RECEIVED

By Admin Hearings, Ins Dept at 8:25 am, Sep 17, 2024

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
GLENN RANDALL	:	40 P.S. §§ 310.6(a)(6), 310.11(1),
717 Station Avenue, C19	:	(2), (7), (17), (19) and (20)
Bensalem, PA 19020	:	
	:	
	:	
Applicant.	:	Docket No. CO24-09-021

CONSENT ORDER

AND NOW, this 17th day of September, 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. 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.

3. On February 9, 2024, Applicant Glenn Randall (“Randall”) submitted an initial application for a Resident Producer Individual License.
4. On June 12, 2024, the Pennsylvania Insurance Department (“Department”) denied Randall’s application.
5. Randall filed a timely appeal from the denial of the application.
6. Randall and the Department now wish to resolve the issues raised in the instant appeal pursuant to the terms and conditions of this Consent Order.

FINDINGS OF FACT

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

- (a) Applicant is Glenn Randall and maintains a record of his address with the Pennsylvania Insurance Department as 717 Station Avenue, C19 Bensalem, PA 19020.
- (b) Applicant is currently licensed as a Resident Title Agent but does not possess a Resident Producer Individual license.
- (c) Applicant, on February 9, 2024, submitted an initial license application and incorrectly answered "No" to the questions that ask, "[h]ave you ever been named or involved as a party in an administrative proceeding,

including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration” and “[a]re you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?”

- (d) Applicant, on July 26, 2005, entered into a Consent Order with the Pennsylvania Insurance Department and was placed under three (3) years supervision for charging an unapproved fee for policies or contracts of title insurance.
- (e) Applicant, on October 21, 2005, was imposed a penalty of \$200.00 by the Delaware Insurance Department for failing to report an administrative action taken by another jurisdiction.
- (f) Applicant, March 28, 2008, received a suspension of his law license from the Supreme Court of Pennsylvania through September 19, 2012 due to allegations that he signed false statements, misrepresented information to third parties, falsely claimed to be holding funds in escrow in relation to a pending criminal matter involving a third person, failed to honor a subpoena, and made misrepresentations and material omissions in connection with insurance applications for his business.
- (g) Applicant, on November 24, 2008, entered into a Settlement Agreement with Chicago Title Insurance Company resolving the civil action filed

against him which alleged substantial accounting irregularities involving premium relating to title insurance policies and commingling of title insurance premium with funds from other operating accounts.

- (h) Applicant, on February 4, 2009, received a reciprocal suspension of his law license from the Supreme Court of New Jersey law through 2011 due to discipline imposed in the Commonwealth of Pennsylvania.
- (i) Applicant, on March 19, 2010, entered into a Consent Order with the Pennsylvania Insurance Department and was placed under five (5) years supervision and was required to withdraw his Resident Producer Individual license application due to circumstances surrounding the Settlement Agreement identified in finding 7(g).
- (j) Applicant failed to report his change of address to the Pennsylvania Insurance Department within thirty (30) days.

CONCLUSIONS OF LAW

8. 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 7(c) through 7(j) could 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 paragraph 7(c) could 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 paragraph 7(i) could violate 40 P.S. § 310.11(2).
- (h) 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.

- (i) Applicant's activities described above in paragraph 7(f) could violate 40 P.S. § 310.11(7).
- (j) 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.
- (k) Applicant's activities described above in paragraph 7(f) could violate 40 P.S. § 310.11(17).
- (l) 40 P.S. § 310.11(19) prohibits a licensee or an applicant from failing to notify the Department of a change of address within 30 days.
- (m) Applicant's activities described in paragraph 7(j) violated 40 P.S. § 310.11(19).
- (n) 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.
- (o) Applicant's activities described above in paragraphs 7(c) through 7(j) could violate 40 P.S. § 310.11(20).
- (p) Violations of 40 P.S. §§ 310.6(a)(6), 310.11(1), (2), (7), (17), (19) 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

9. 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 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.
- (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 subsection is limited to a period of five (5) years from the date of this Order.

- (d) 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.
- (e) At the hearing referred to in paragraph 10(d) of this Order, Applicant shall have the burden of demonstrating that he is worthy of a license.
- (f) In the event Applicant's licenses are suspended pursuant to paragraph 10(c) 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 license, Applicant's suspended licenses shall be revoked.

10. 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.

11. 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.

12. 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.

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

14. Within thirty (30) days from the date of final execution of this Consent Order, Department agrees to issue Randall a Resident Producer Individual License to engage in the business of insurance subject to Randall's compliance with and satisfaction of the licensure requirements found within the Insurance Department Act, Act of May 17, 1921, P.L. 789, No. 285 added by the Act December 6, 2002, P.L. 1183, No. 147 §2 (40 P.S. §§ 310.1-310.99a), and the terms and conditions set forth herein.

15. This Order constitutes the entire agreement of the parties with respect to the matters referred to herein, and there are no other terms, obligations, covenants, representations, statements or conditions, or otherwise, of any kind whatsoever


concerning this agreement. This Order may not be amended or modified except by an amended order signed by all the parties hereto.

16. 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:



GLENN RANDALL, 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 __25th __ day of __April ____, 2024, 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
Insurance Commissioner