

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA

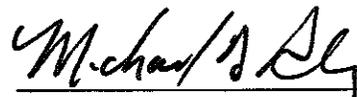
In Re: Patrick Bannon,
Respondent.

FINAL ORDER 12-AP-PRLC-02029

The undersigned, Insurance Commissioner of the State of West Virginia, does hereby adopt and approve the Recommended Decision of the Hearing Examiner, appended hereto, as well as the findings of fact and conclusions of law therein contained. It is consequently ORDERED that Patrick Bannon be, and he is hereby, found guilty of one violation of § 33-12-24(b)(2) of the West Virginia Code and that his West Virginia non-resident producer license be, and the same is hereby, revoked. It is further ORDERED that said Respondent pay a civil penalty to the State of West Virginia in the amount of \$200.00 and that he pay the taxable costs of this proceeding.

The objections of any party aggrieved by this Order and to the Recommended Decision herein adopted are preserved.

Entered this 22 day of February, 2013:


Insurance Commissioner of
the State of West Virginia

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA

In Re: Patrick Bannon,
Respondent.

12-AP-PRLC-02029

RECOMMENDED DECISION
OF HEARING EXAMINER

This administrative complaint came on for hearing on January 3, 2013, at the offices the Insurance Commissioner, there then being present Larry J. Conrad, Esquire, appearing on behalf of the Insurance Commissioner. No appearance was made by or behalf of the Respondent, Patrick Bannon.

Statement of the Case

This administrative complaint seeks the revocation of or the imposition of other sanctions against Respondent's active non-resident producer license upon the grounds of his not being currently licensed in good standing in the jurisdiction of his residence as required by W. Va. Code §33-12-12(a)(1) and thereby being in violation of § 33-12-24 of such Code.

Findings of Fact

The following are made as findings of fact:

1. The Respondent, Patrick Bannon, is the holder of an active non-resident individual producer license, number 8456414. (T., p. 6;Ex. 2)
2. The respondent resides in the State of New York and previously held an active resident producer license from that jurisdiction. (T., p. 8)
3. On October 17, 2011, Respondent's New York resident license expired. (T., p. 8)

Conclusions of Law

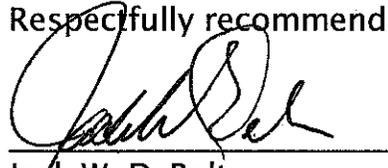
The following are made as conclusions of law:

1. Under the provisions of W. Va. Code § 33-12-12(a)(1) a person may qualify for a non-resident producer license only if that person maintains in good standing a license in the person's home State. Respondent has violated this provision by permitting his New York resident license to expire. Consequently, the Commissioner is authorized to revoke or impose other sanctions against Respondent's West Virginia license under the provisions of § 33-12-24(b)(2) and (e) of such Code.
2. Under the provisions of W. Va. Code §33-2-13 the Commissioner is authorized to impose hearing costs for attendance of witnesses, service of subpoenas and the stenographic record and transcript against any person against whom the Commissioner finds as a result of such hearing.

Recommendation

It is recommended that Respondent be found guilty of one violation of § 33-12-24(b)(2) of the W. Va. Code and that Respondent's West Virginia non-resident producer's license be revoked; that Respondent be required to pay a civil penalty to the State of West Virginia in the amount of \$200.00; and that Respondent be required to pay the taxable costs of this proceeding.

Respectfully recommended,



Jack W. DeBolt
Hearing Examiner

Date: February 8, 2013