

**MARYLAND INSURANCE \* BEFORE THE**  
**ADMINISTRATION \* MARYLAND**  
**v. \* INSURANCE**  
**PAUL A. ROBINSON \* COMMISSIONER**  
**2 RIVER OAKS CIRCLE \* CASE NO.: MIA-2005-11-025**  
**BALTIMORE, MD 21208 \***   
**LICENSE NO. RPI 19693 \***

Enforcement File No. 207-04

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**CONSENT ORDER**

The Insurance Commissioner for the State of Maryland (“the Commissioner”) and Paul A. Robinson ("Robinson"), pursuant to Md. Code Ann. Ins., §1-101, et seq. ("Insurance Article"), hereby represent and acknowledge that they agree to enter this Consent Order as follows:

**EXPLANATORY STATEMENT**

1. Since July 1, 1985, Robinson has held an Insurance Producer license. He is authorized to sell casualty, property, life and health insurance.
2. In June, 2004, Robinson was contacted by a representative of the law firm of Schlachman, Belsky & Weiner, P.A. (“SBA”) who advised Robinson that SBA would not be renewing its policies because it had received lower quotes with another agent and carrier.
3. SBA is located in Baltimore City, Maryland.

4. Robinson advised SBA that a better price could be obtained, and subsequently, on or about July 1, 2004, SBA renewed its auto insurance policy with Harford. The renewal policy was written by Robinson.

5. In an effort to provide a lower premium rate to SBA, Robinson misrepresented the location of two automobiles owned by SBA to a Maryland County where car insurance premiums are lower than what is available in Baltimore City.

6. In a letter to the MIA dated October 12, 2004, Robinson admitted that he made an “assumption” that the difference in the quoted rate from the competitor and the rate offered by Harford was “probably based on a different garage location.” Thus, Robinson altered the garage location without prior approval from SBA.

7. Furthermore, Robinson knew or should have known that the alteration of the location of the vehicles was not authorized by SBA.

8. Section 10-126 of the Insurance Article subjects an insurance producer to certain disciplinary actions, for among other things, committing dishonest practices in the business of insurance or if the insurance producer has otherwise shown a lack of trustworthiness or competence to act as an insurance producer. See Ins. Art. § 10-126(a)(6) and (13).

9. By the conduct described herein, Robinson is subject to disciplinary action under §10-126(a)(6) and (13) of the Insurance Article, Annotated Code of Maryland.

10. By the facts and violations stated above, Robinson is subject to suspension or revocation of his producer license as stated in Insurance Article, §10-126(a). Robinson is subject to the imposition of a penalty not exceeding \$500 for each violation pursuant to § 10-126(c) of the Insurance Article.

11. Robinson admits to the facts stated in this Consent Order and agrees and consents to the entry of the following Order of the Commissioner.

12. Robinson has reviewed this Order and is aware of the benefits gained and obligations incurred by execution of this Order.

**THEREFORE**, pursuant to the Insurance Article of the Annotated Code of Maryland, it is **ORDERED** by the Insurance Commissioner and **CONSENTED TO** by Paul A. Robinson as follows:

- (1) Paul A. Robinson, No. RPI 33017, shall pay an administrative penalty to the Insurance Commissioner in the amount of five hundred dollars (\$500.00) simultaneous with the signing of this Consent Order.
- (2) Nothing herein shall be deemed a waiver of the Commissioner's right to proceed in an administrative or civil action for violations of statutes or regulations not specifically included in this Consent Order, nor shall anything here be deemed a waiver of the right of Robinson

to contest such a proceeding. Additionally, this Consent Order shall not be construed to resolve or preclude any action that may be brought by other parties.

- (3) For the purposes of the business of the Maryland Insurance Administration (“MIA), the records and publications of the MIA will reflect this Order.
- (4) This document contains the ENTIRE AGREEMENT between the parties and supersedes any earlier agreement or negotiation, whether written or oral. It is subject to disclosure under the Maryland Public Information Act found in Md. Code Ann. State Government §10-613.

It is so **ORDERED** this 15th day of November, 2005

James V. McMahan, III  
Acting Maryland Insurance Commissioner

*Signature on file with original*

By:

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P. Todd Cioni, Associate Commissioner  
Compliance and Enforcement

**CONSENT OF PAUL ALLEN ROBINSON**

Paul Allen Robinson hereby CONSENTS to the entry of the above Consent Order.

*Signature on file with original*

\_\_\_\_\_  
Paul Allen Robinson

11/9/05

\_\_\_\_\_  
Date