

IN THE MATTER OF THE
MARYLAND INSURANCE
ADMINISTRATION

v.

BYME R. TAYLOR
14436 Stepping Stone Way
Burtonsville, Maryland 20866

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BEFORE THE MARYLAND
INSURANCE COMMISSIONER

CASE NO. MIA-2016-07-020

Fraud Division File No. R-2016-1840A

CONSENT ORDER

The Maryland Insurance Commissioner ("Commissioner") enters this Consent Order ("Order"), with the consent of Byme R. Taylor ("Respondent"), pursuant to §§ 2-108, 2-204 of the Insurance Article, Md. Code Ann. (2011 Repl. Vol. & Supp.)("Insurance Article"), to resolve the matter before the Insurance Administration ("Administration").

EXPLANATORY STATEMENT AND FINDINGS OF FACT

1. The Administration issued an Order against Respondent on July 26, 2016. In the Order, Respondent was found to have violated § 27-403 of the Insurance Article. An administrative penalty in the amount of \$4,500.00 was assessed in accordance with § 27-408(c).

2. Respondent does not contest the allegations in the Order

3. The facts and violations stated in the Order are incorporated herein by reference.

4. The Administration found that Respondent committed insurance fraud.

Respondent had agreed to resolve this matter through a Consent Order.

5. The parties agree to this Consent Order to fully and finally resolve all issues stated in the Initial Order and to avoid further litigation.

WHEREFORE, for the reasons set forth above, it is this 7th day of September, 2016,

ORDERED by the Commissioner and consented to by Respondent that:

A. Respondent shall pay an administrative penalty in the amount of \$4,500.00 as follows:

- i. \$1,500.00 by September 1, 2016;
- ii. \$1,500.00 by October 1, 2016;
- iii. \$1,500.00 by November 1, 2016; and
- iv. Payments must be received by these dates.

B. Failure to pay as outlined in paragraph A, above constitutes a default. Notice of default is hereby waived by Respondent. Respondent agrees to pay the balance within 30 days of default, the balance will be sent to the Central Collection Unit of the Department of Budget and Management for collection.

C. The executed Order and penalties shall be sent to the Maryland Insurance Administration to the attention of Steve Wright, Associate Commissioner, Insurance Fraud Division, 200 St. Paul Place, Baltimore, MD 21202 and shall identify the case by number (R-2016-1840A) and name (Byrne R. Taylor).

D. Respondent waives any and all rights to any hearing or judicial review of this Consent Order to which he would otherwise be entitled under the Maryland Annotated Code.

E. Respondent has reviewed this Consent Order and has had the opportunity to have it reviewed by legal counsel of his choice. Respondent is aware of the benefits gained and obligations incurred by the execution of the Consent Order. After careful consideration, Respondent executes this Consent Order knowingly and voluntarily.

- F. For the purposes of the Administration and for any subsequent administrative or civil proceedings concerning Respondent, whether related or unrelated to the foregoing paragraphs, and with regard to requests for information about Respondent made under the Maryland Public Information Act, or properly made by governmental agencies, this Consent Order will be kept and maintained in the regular course of business by the Administration. For the purposes of the business of the Administration, the records and publications of the Administration will reflect this Consent Order.
- G. This Consent Order shall be effective upon signing by the Commissioner or his designee.
- H. This Consent Order does not preclude any potential action by the Administration, any other person, entity, or governmental authority regarding any conduct by Respondent, including the conduct that is the subject of this Consent Order.
- I. This Order shall be effective upon signing by the Commissioner or his designee, and is a Final Order of the Commissioner under § 2-204 of the Insurance Article.
- J. Failure to comply with the terms of this Order may subject Respondent to further legal and/or administrative action. This Order contains the **ENTIRE AGREEMENT** between the parties relating to the administrative actions addressed herein. This Consent Order does not supersede the Order dated July 26, 2016, except as to the payment of the penalty amount, and any prior agreements or negotiations, whether oral or written. All time frames set forth in this Order may herein may be amended or modified only by subsequent written agreement of the parties.

ALFRED W. REDMER, JR.
Insurance Commissioner

signature on original

BY:

STEVE WRIGHT
Associate Commissioner
Insurance Fraud Division

BYME TAYLOR'S CONSENT

BYME R. TAYLOR hereby CONSENTS to the representations made in, and terms of, this Consent Order.

signature on original

08/19/2016

Date

Byme R. Taylor