

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking)	
and Insurance, State of New Jersey, to fine)	CONSENT
the insurance license of United Integrity)	ORDER
Group Inc., Reference No. 1038121 and Keith)	
A. Ervin, Reference No. 1004195)	

To: Keith A. Ervin
181 Scholls School Road
Quakertown, PA 18951

United Integrity Group Inc.
10 South Third Street
Quakertown, PA 18951

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that United Integrity Group Inc. (“UIG”), licensed as a nonresident business entity insurance producer, pursuant to N.J.S.A. 17:22A-34, and its designated responsible producer (“DRLP”), Keith A. Ervin, licensed as a nonresident individual insurance producer, pursuant to N.J.S.A. 17:22A-34, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, United Integrity Group, Inc., and Keith A. Ervin (collectively “Respondents”) are subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (2) an insurance producer shall not violate any insurance laws, or violate any regulation, subpoena or order of the Commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (8) an insurance producer shall not use fraudulent, coercive, or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State; and

WHEREAS, pursuant to N.J.S.A. 17:22A-33f and N.J.A.C. 11:17-2.7f (2), an insurance producer shall notify the Commissioner of any change of business address within 30 days of the change; and

WHEREAS, pursuant to N.J.A.C. 11:17A-2.6 (a), an insurance producer who solicits insurance shall be required to identify the nature of the relationship between the insurance producer and the insurer to the person he or she is soliciting prior to commencing his or her solicitation; and

WHEREAS, pursuant to N.J.S.A. 17:29B-4 (2), an insurance producer shall not make or cause, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public, in the form of a notice, circular, pamphlet, letter or poster, or in any other way, an advertisement, announcement or statement containing any assertion, representation or statement with respect to the business of insurance or with respect to any person in the conduct of his insurance business, which is untrue, deceptive or misleading; and

WHEREAS, on August 13, 2015, Respondents caused to be made and disseminated a Medicare insurance mailing announcement which contained statements which would lead the receiver to believe that the mailing had originated from a government agency and failed to identify the nature of the relationship between the insurance producer and the insurer, in violation of N.J.S.A. 17:22A-40a (2) and (8), N.J.A.C. 11:17A-2.6 (a), and N.J.S.A. 17:29B-4(2); and

WHEREAS, Respondents moved the physical location of the business in January of 2013 and failed to report the change to the Commissioner within 30 days of the change, in violation of N.J.S.A. 17:22A-33f and N.J.A.C. 11:17-2.7f (2); and

WHEREAS, the Respondents:

- 1) Have admitted responsibility for the aforementioned violations; and
- 2) Have cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance (Department); and

WHEREAS, cause does exist under N.J.S.A. 17:22A-40(a) and N.J.S.A. 17:22A-45c to impose a fine; and

WHEREAS, the Respondents have waived their right to a hearing on the aforementioned violations and consented to the payment of a fine, jointly and severally, in the amount of \$2,500.00; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing; and

NOW, THEREFORE, IT IS on this 8th day of January 2015
ORDERED AND AGREED, that the Respondents shall pay a fine in the amount
of \$2,500.00; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by
certified check, cashier's check or money order made payable to the State of New Jersey,
General Treasury in one payment of \$2,500.00 due and payable immediately upon the
execution of this Consent Order by Respondents; and

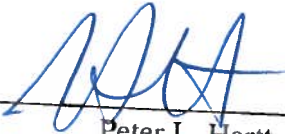
IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order
together with the payment of \$2,500.00 shall be remitted to:

New Jersey Department of Banking and Insurance
ATTN: Virgil Downtin, Chief of Investigations
9th Floor, Consumer Protection Services, Enforcement
P O Box 329
Trenton, New Jersey 08625

IT IS FURTHER ORDERED AND AGREED, that in the event full payment of the
fine is not made, the Commissioner may exercise any and all remedies available by law,
including but not limited to, recovery of any unpaid penalties in summary proceedings, in
accordance with the penalty enforcement law, N.J.S.A. 2A:58-10 et seq.; and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent
Order represent a final agency decision and constitute a final resolution of the violations
contained herein.

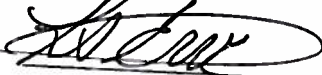
IT IS FURTHER ORDERED AND AGREED, that the Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order.


Peter L. Hart
Director of Insurance

Consented to as to
Form, Content and Entry

By: 
United Integrity Group, Inc.


Title


Keith A. Ervin - Individually

11-19-15
Date

11/19/15

Linda J. McGourney

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Linda J. McGourney, Notary Public
Quakertown Boro, Bucks County
My Commission Expires Sept. 15, 2019
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES