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By Admin Hearings, Ins Dept at 8:06 am, Jul 16, 2025

BEFORE THE INSURANCE COMMISSIONER
OF THE
COMMONWEALTH OF PENNSYLVANIA

IN RE:	:	VIOLATIONS:
	:	
TAYLOR RYAN SCHAIBLE	:	40 P.S. §§ 310.11(1), (20) and
80 Foxcroft Lane	:	310.78(a)
Phoenixville, PA 19312	:	
	:	
	:	
	:	
	:	
Respondent.	:	Docket No. CO25-07-001

CONSENT ORDER

AND NOW, this 16th day of July, 2025, 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. Respondent 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. Respondent 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.

FINDINGS OF FACT

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

- (a) Respondent is Taylor Ryan Schaible and maintains a record of his address with the Pennsylvania Insurance Department as 80 Foxcroft Lane, Phoenixville, PA 19312.
- (b) Respondent is, and at all times relevant hereto has been, a licensed Resident Producer Individual.
- (c) Respondent, on January 27, 2025, was charged by the Pennsylvania Police Gaming Enforcement (Montgomery, PA) with one (1) count of Resisting Arrest/Other Law Enforcement and one (1) count of Def Tres Actual Communication To, both misdemeanors.
- (d) Respondent, on January 29, 2025, was charged by the Schuylkill Township Police Department (Chester, PA) with one (1) count of Harassment – Comm. Repeatedly and Inconvenient Hours, a misdemeanor.
- (e) Respondent, on January 30, 2025, was charged by the Upper Providence Township Police Department (Montgomery, PA) with one (1) count of Aggravated Assault, a felony; one (1) count of Resisting Arrest and one

(1) count of Possession of a Controlled Substance by Person Not Registered, both misdemeanors.

- (f) Respondent, on February 4, 2025, was charged by the Schuylkill Township Police Department (Chester, PA) with one (1) count of Stalking and one (1) count of Harassment, both misdemeanors.
- (g) Respondent failed to notify the Department of his criminal charges identified in findings 3(c) through 3(f) within 30 days.
- (h) Respondent, on May 28, 2025, submitted a license renewal application and incorrectly answered "No" to the questions that asks, "[h]ave you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?" and "[h]ave you been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor, which has not been previously reported to this insurance department?"
- (i) Respondent, on June 12, 2025, was convicted in the Court of Common Pleas of Montgomery County of one (1) count of Def Tres Actual Communication To, a misdemeanor, as a result of the charges identified in finding 3(c).
- (j) Respondent, on June 12, 2025, was convicted in the Court of Common Pleas of Montgomery County of one (1) count of Simple Assault, one (1)

count of Resist Arrest/Other Law Enforce, both misdemeanors, as a result of the charges identified in finding 3(e).

- (k) Respondent's criminal charges identified in findings 3(d) and 3(f) are pending final disposition in the Court of Common Pleas of Chester County, PA.

CONCLUSIONS OF LAW

4. 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) Respondent is subject to the jurisdiction of the Pennsylvania Insurance Department.
- (b) 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.
- (c) Respondent's activities described in paragraph 3(h) violate 40 P.S. § 310.11(1).
- (d) 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.

- (e) Respondent's activities described in paragraphs 3(c) through 3(j) violate 40 P.S. § 310.11(20).
- (f) 40 P.S. § 310.78(a) requires a licensee to report any administrative action taken in another jurisdiction or by another governmental agency within 30 days of the final disposition, to include a copy of the order, consent order or other relevant legal documents.
- (g) Respondent's activities described in paragraph 3(g) violate 40 P.S. § 310.78(a).
- (h) Respondent's violations of 40 P.S. §§ 310.11(1), (20) and 310.78(a) 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

5. In accord with the above Findings of Fact and Conclusions of Law, the Insurance Department orders and Respondent consents to the following:

- (a) Respondent shall cease and desist from engaging in the activities described herein in the Findings of Fact and Conclusions of Law.
- (b) All licenses of Respondent to do the business of insurance are hereby revoked.
- (c) If Respondent should ever become licensed in the future, his 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 complaint against Respondent 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 issuance of such licenses.
- (d) Respondent 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 Respondent 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 Respondent's written request.
- (e) At the hearing referred to in paragraph 5(d) of this Order, Respondent shall have the burden of demonstrating that he is worthy of an insurance license.

- (f) In the event Respondent's licenses are suspended pursuant to paragraph 5(c) above, and Respondent either fails to request a hearing within thirty (30) days or at the hearing fails to demonstrate that he is worthy of a license, Respondent's suspended licenses shall be revoked.

6. 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.

7. 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.

8. In any such enforcement proceeding, Respondent 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.

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

10. 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.

11. This Order shall be final upon execution by the Insurance Department. Only the Insurance Commissioner or a duly authorized delegate 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 delegate.

BY: *Taylor Ryan Schaible*
Taylor Ryan Schaible (Jul 15, 2025 14:40 EDT)
TAYLOR RYAN SCHAIBLE, Respondent

David J. Buono Jr.
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