

JUL 19 2006

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE

BY LL

In the Matter of:)
)
 KEVIN TODD RUSHLO)
)
 Respondent.)
 _____)

No. 06A- 130-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Kevin Todd Rushlo ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent is, and was at all material times licensed as a resident life, accident, and health insurance producer, Arizona license number 857824, which license expires August 31, 2009.

2. On or about April 3, 2003, Respondent contracted with American Family Life Assurance Company of Columbus (AFLAC) to transact insurance business on its behalf.

3. Between January 14, 2006 and April 3, 2006, Respondent manufactured and submitted to AFLAC 154 fictitious accident and health insurance policy applications for eight payroll groups representing \$78,522.24 in annual premium which resulted in the payment of \$14,747.40 in commissions to Respondent.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes improperly withholding,
4 misappropriating or converting any monies or properties received in the course of doing
5 insurance business within the meaning of A.R.S. §20-295(A)(4).

6 3. Respondent's conduct as described above constitutes Intentionally
7 misrepresenting the terms of an actual or proposed insurance contract or application for
8 insurance within the meaning of A.R.S. §20-295(A)(5).

9 4. Respondent's conduct as described above constitutes demonstrating
10 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this
11 state or elsewhere within the meaning of A.R.S. §20-295(A)(8).

12 5. Respondent's conduct as described above constitutes forging another's name to
13 any document related to an insurance transaction within the meaning of A.R.S. §20-
14 295(A)(10).

15 6. Grounds exist for the Director to suspend, revoke, or refuse to renew
16 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
17 A.R.S. §§20-295(A)&(F).

18 **ORDER**

19 IT IS HEREBY ORDERED THAT:

20 1. Respondent's insurance license is revoked effective immediately upon entry of
21 this Order.
22
23

1 appropriate now or in the future nor does it preclude the Department from instituting
2 proceedings not related to this matter as may be appropriate now or in the future.

3
4 07/11/06
Date

Kevin Todd Rushlo
Kevin Todd Rushlo
License Number 857824

6
7 COPIES of the foregoing mailed/delivered
8 this 19th day of July, 2006, to:

9 Kevin Todd Rushlo
10 6706 3rd Street
11 Cass City, MI 48726-1640

12 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
13 Catherine M. O'Neil, Consumer Legal Affairs Officer
14 Terry Cooper, Assistant Director
15 Steve Fromholtz, Licensing Supervisor
16 Arnold Sniegowski, Investigations Supervisor
17 Mark Denman, Investigator
18 Department of Insurance
19 2910 North 44th Street, Suite 210
20 Phoenix, Arizona 85018

21
22 Linda Light for
23 Curvey Walters Burton