

STATE OF ARIZONA
FILED

AUG 16 2012

DEPT OF INSURANCE
BY *[Signature]*

**STATE OF ARIZONA
DEPARTMENT OF INSURANCE**

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In the Matter of:)
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FLYNN, ROBERT MICHAEL)
(Arizona License Number 937072))
(National Producer Number 12939162))
)
Respondent.)
)
)

No. 12A-108 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Robert Michael Flynn ("Respondent") violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). 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 an Arizona resident accident/health, life, variable life/variable annuities, property and casualty insurance producer, Arizona license number 937072, which expires on November 30, 2012.
2. Respondent was at all material times contracted with Country Financial Insurance Group which includes Country Mutual Insurance Company ("Country Mutual") to transact insurance on its behalf in Arizona.
3. Between December 2011 and March 2012, Respondent created and submitted 13 fictitious automobile insurance policy applications to Country Mutual to meet his monthly benchmarks.

CONCLUSIONS OF LAW

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1. The Director has jurisdiction over this matter.

2. Respondent's conduct, as described above, constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, within the meaning of A.R.S. §20-295(A)(8).

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

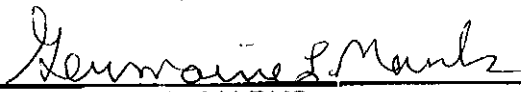
4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

Respondent's license is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this 15th day of August, 2012.


GERMAINE L. MARKS
Acting Director of Insurance

CONSENT TO ORDER

1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.

1 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
 2 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
 3 Conclusions of Law and Order.

4 3. Respondent is aware of his right to a notice and hearing at which he may be
 5 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
 6 waives his right to such notice and hearing and to any court appeals relating to this Consent
 7 Order.

8 4. Respondent states that no promise of any kind or nature whatsoever, except as
 9 expressly contained in this Consent Order, was made to him to induce him to enter into this
 10 Consent Order and that he has entered into this Consent Order voluntarily.

11 5. Respondent acknowledges that the acceptance of this Consent Order by the
 12 Director is solely to settle this matter against him and does not preclude any other agency,
 13 officer, or subdivision of this state including the Department from instituting civil or criminal
 14 proceedings as may be appropriate now or in the future.

15 6. Respondent acknowledges that this Consent Order is an administrative action
 16 that the Department will report to the National Association of Insurance Commissioners (NAIC)
 17 and that he may have to report this administrative action on any future licensing applications
 18 with the Department or any other states' Departments of Insurance.

19 8/14/12
 20 Date


 Robert Michael Flynn, License No. 937072


21 COPIES of the foregoing mailed/delivered
 22 this 16th day of August, 2012, to:

23 Robert Michael Flynn
 24 1615 W. Gentle Brook Trail
 25 Tucson, AZ 85704

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1 Country Financial
 Renee Kresl, Sales Compliance
 2 P.O. Box 2020
 Bloomington, IL 61702

3 Mary Kosinski, Executive Assistant for Regulatory Affairs
 4 Mary Butterfield, Consumer Affairs Division
 Catherine M. O'Neil, Consumer Legal Affairs Officer
 5 Steve Fromholtz, Licensing Supervisor
 Charles Gregory, Investigations Supervisor
 6 Arnold Sniegowski, Investigator
 Department of Insurance
 7 2910 North 44th Street, Suite 210
 Phoenix, Arizona 85018

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 9 Curvey Walters Burton

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