

STATE OF OHIO
DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43215-1067

IN RE: :
SUITABILITY OF STEVEN L. GOODYEAR : CONSENT ORDER
DOB 5/16/64 :
TO BE LICENSED AS AN INSURANCE :
AGENT IN THE STATE OF OHIO :

Pursuant to Ohio Revised Code ("R.C.") Title 39 and the rules and regulations adopted there under, the Superintendent of Insurance is authorized to determine the suitability of insurance agents to be licensed in the State of Ohio.

Steven L. Goodyear ("Goodyear") is currently licensed as an insurance agent in the State of Ohio. The Ohio Department of Insurance ("Department") has conducted an investigation of the insurance activities of Goodyear and, as a result of such investigation, alleges that Goodyear has committed the following violations of the insurance laws and regulations of this state. The Department alleges that on or about August 28, 1997, and February 18, 1999, Goodyear requested and received checks in the amounts of eighty thousand dollars (\$80,000.00) and one hundred and twenty thousand, two hundred and seventy nine dollars and forty-three cents (\$120,279.43), respectively, from Perry County Auditor Joann Hankinson for payment of health insurance premiums/medical claims for the Perry County self-insured employee's health benefits plan. While Goodyear did make payments on behalf of Perry County, Goodyear failed to have Perry County's account fully credited for the payments and instead misappropriated the funds.

Pursuant to former R.C. 3905.49(A)(5) and R.C. 3905.49(B)(3), the Superintendent may suspend, revoke, or refuse to renew any license as an agent for misappropriating or converting to one's own use any monies belonging to policyholders, prospective policyholders, beneficiaries,

insurance companies, or others received in the course of the person's insurance business. Additionally, pursuant to former R.C. 3905.49(A)(9), the Superintendent may suspend, revoke, or refuse to continue or renew any license as an agent for using fraudulent, coercive or dishonest practices, or is incompetent, untrustworthy, or financially irresponsible, in the conduct of a person's affairs under a license. Finally, pursuant to former R.C. 3905.49(B)(18), the Superintendent may suspend, revoke, or refuse to continue or renew any license as an agent for engaging in fraudulent or coercive practices in connection with the business of insurance.

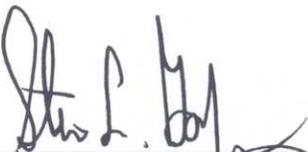
Now, in lieu of administrative proceedings and to resolve this matter, the Superintendent and Goodyear hereby agree to the following:

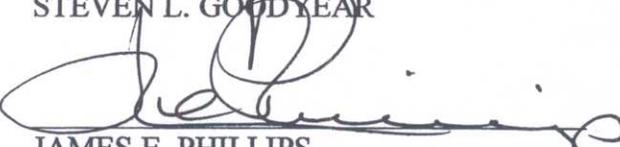
1. Goodyear admits that the above allegations are true and accurate and that he violated former R.C. 3905.49(A)(5), R.C. 3905.49(A)(9), R.C. 3905.49(B)(3) and R.C. 3905.49(B)(18).
2. Goodyear has been advised that, under Chapter 119 of the R.C., he has a right to a hearing before the Superintendent. Goodyear has been further advised that at a hearing he would be entitled to appear in person, to be represented by an attorney or other representative who is permitted to practice before the agency, to present his position, arguments or contentions in writing and to present evidence and examine witnesses appearing for and against him. Goodyear hereby waives all such rights.
3. Goodyear consents to the jurisdiction of the Superintendent and the Department to determine the issues set forth herein.
4. Goodyear hereby agrees to the voluntary revocation of all of his Ohio insurance agent licenses effective immediately.
5. The insurance companies with which Goodyear is licensed/affiliated with shall be advised of this Consent Order.
6. Goodyear waives any and all causes of action, claim or rights, known and unknown, which he may have against the Department of Insurance, and any employees, agents, consultants, contractors or officials of the Department, in their individual and official capacities, as a result of any acts or omissions on the part of such persons or firms.

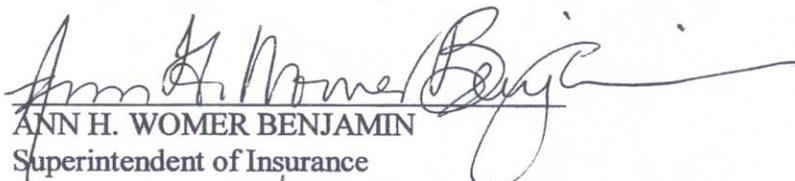
- 7. Goodyear understands that this Consent Order shall have the full force and effect of an order of the Department of Insurance.
- 8. Goodyear further understands that if he fails to comply with the terms of this Order, such failure shall constitute a violation of a lawful order of the Superintendent as provided in R.C. 3905.14(B)(2). Goodyear agrees to pay all costs associated with the collection of any fine, and of the prosecution of any violation, regarding this Consent Order.

This Consent Order shall be entered in the Journal of the Ohio Department of Insurance.

All parties understand and acknowledge that this Consent Order is a public document pursuant to R.C. 149.43.

BY: 
STEVEN L. GOODYEAR

BY: 
JAMES E. PHILLIPS
Attorney for Steven L. Goodyear


ANN H. WOMER BENJAMIN
Superintendent of Insurance

DATED: 10/20/03