

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 6488-AG09-0811-188

Sean Paul Bruening,
Agent/ Respondent

815 Plank Road
Waterloo, Indiana 46793

Type of Agency Action: Enforcement

Indiana Insurance License No.: 465400

FILED

AUG 28 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL


The Indiana Department of Insurance (“Department”) and Sean Paul Bruening, (“Respondent”), signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted to the Commissioner of Insurance (the “Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance.
2. Respondent admits that he used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
3. Respondent forged another's name to an application for insurance and to claim forms.
4. Respondent's active Indiana resident producer's license, number 465400, is Permanently Revoked.

ALL OF WHICH IS ORDERED this 27th day of August 2009.



Carol Cutter, Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Sean Paul Bruening
815 Plank Road
Waterloo, Indiana 46793

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Indiana Insurance License No.: 465400

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Sean Paul Bruening ("Respondent"), a licensed Indiana resident insurance producer holding license number 465400, to resolve all matters under Cause Number 6488-AG09-0811-188. This Agreed Entry is subject to the review and approval of Carol Cutter, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed resident insurance producer in the State of Indiana; and

WHEREAS, on or about January 25, 2008, a formal complaint was received by the Department from Mr. Noel Summers, alleging that Respondent initiated four policies in his name without his knowledge or consent. On or about June 29, 2009, a notice of cancelation of contract for cause was received by the Department from Keisha Weeks, the Market Conduct/Regulatory Compliance Director for AFLAC Insurance Company,

alleging that Respondent knowingly filed fraudulent claims, submitted applications with false information, and forged applicants' signatures on applications, and issued one hundred seventy four (174) policies to sixty four (64) different policyholders without their knowledge or consent; and


WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

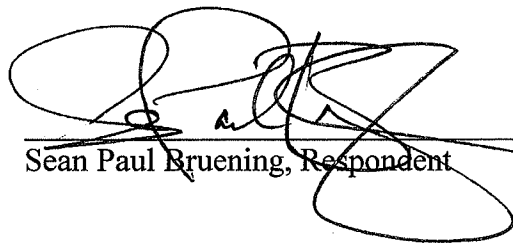
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives his right to a public hearing on the issues in this action.
4. Respondent forged applicants' signatures on applications for insurance.
5. Respondent admitted, in a recorded interview, that the company's accusations were true, that he fraudulently created or altered medical documentation and forged physicians' and employers' signatures on the claims forms.
6. Respondent intentionally misrepresented the terms of proposed insurance applications for insurance.
7. Respondent used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
8. Respondent agrees to the permanent revocation of his Indiana resident insurance producer license number 465400.

9. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
10. Respondent has carefully read this agreement and fully understands and accepts its terms.

8/27/09
Date Signed

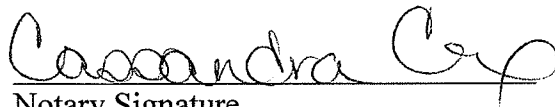

Nikolas P. Mann, Attorney
Indiana Department of Insurance

8-24-09
Date Signed


Sean Paul Bruening, Respondent

STATE OF INDIANA)
) SS:
COUNTY OF _____)

Before me a Notary Public for De Kalb County, State of Indiana, personally appeared Sean Paul Bruening and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 24th day of August 2009.


Notary Signature

CASSANDRA COX
Notary Name Printed

My Commission expires: June 10, 2017

County of Residence: Allen