STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NUMBER: 9171-AG10-0714-117

IN THE MATTER OF:

Keith L. Conner
1100 E. Cooper Drive
Muncie, IN 47303

License Number: 1622450

MultiLines Financial Group, LLC
2204 N. Walnut Street
Muncie, IN 47303

License Number: 504991

Respondents

Type of Agency Action: Enforcement

FILED

DEC 21 2010

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On November 22, 2010, the Administrative Law Judge, filed his Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order and Notice of Filing Recommended Order on Respondent by mailing the same to his home and business address.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Respondent has not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondents' producer licenses are permanently revoked.

2. Respondents jointly and severally pay a fine in the amount of $10,000.00 within sixty (60) days of the Final Order.

3. Respondents pay restitution to: Cecil Eugene Jones d/b/a Big Oak in the amount of $757.73; Risk Placement Services, Inc. in the amount of $700.40; Metropolitan Property and Casualty Insurance Company in the amount of $134.75; and, Jay and Jennifer Fifer in the amount of $553.00. All restitution due within sixty (60) days of the Final Order with proof of payment provided to the Department.

ALL OF WHICH IS ORDERED by the Commissioner this 21st day of December, 2010.

Stephen W. Robertson
Commissioner
Indiana Department of Insurance

Copies to:

Nikolas P. Mann, Attorney
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Keith L. Conner
1100 E. Cooper Drive
Muncie, IN 47303

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NUMBER: 9171-AG10-0714-117

IN THE MATTER OF:	)
	)
Keith L. Conner	)
1100 E. Cooper Drive	)
Muncie, IN 47303	)
	)
License Number: 1622450	)
	)
MultiLines Financial Group, LLC	)
2204 N. Walnut Street	)
Muncie, IN 47303	)
	)
License Number: 504991	)
	)
Respondents	)
	)
Type of Agency Action: Enforcement	)

FILED

NOV 22 2010

STATE OF INDIANA
DEPT. OF INSURANCE

NOTICE OF FILING OF RECOMMENDED ORDER

The parties to this action are hereby notified that the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order are deemed filed as of this date.

To preserve an objection to this Order for judicial review, you must object to the Order in a writing that: 1) identifies the basis of your objection with reasonable particularity; and 2) is filed with the ultimate authority for the Final Order, Stephen W. Robertson, Acting Commissioner of the Department of Insurance, within fifteen (15) days from the date stamped on this Order.

Doug Webber
Administrative Law Judge

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**

CAUSE NUMBER: 9171-AG10-0714-117

IN THE MATTER OF:

Keith L. Conner
1100 E. Cooper Drive
Muncie, IN 47303

License Number: 1622450

MultiLines Financial Group, LLC
2204 N. Walnut Street
Muncie, IN 47303

License Number: 504991

Respondents

Type of Agency Action: Enforcement

FILED
NOV 22 2010
STATE OF INDIANA
DEPT. OF INSURANCE

FINDINGS OF FACT, CONCLUSIONS OF LAW AND RECOMMENDED ORDER

The Administrative Law Judge, Doug Webber, having considered and reviewed all of the evidence, will now render a decision in the matter of Respondents Keith L. Conner and MultiLines Financial Group, LLC ("Respondents"), which came to be heard on September 16, 2010, at approximately 10:20 a.m. at the Indiana Department of Insurance, 311 West Washington St., Indianapolis, Indiana 46204.

The Indiana Department of Insurance was represented by counsel, Nikolas P. Mann. Respondent Conner was not present, nor was he represented by counsel. Witnesses testified under oath, evidence was heard, and exhibits were received into evidence.

Based upon the evidence presented at said hearing, the Administrative Law Judge now makes the following Findings of Fact and Conclusions of Law, and issues his Recommended Order as follows:

FINDINGS OF FACT

1. Respondent Conner is a licensed resident insurance producer, duly licensed by the State of Indiana, holding license number 1622450, effective June 28, 1986.

2. Respondent MultiLines Financial Group, LLC is a licensed resident insurance agency in the State of Indiana, holding license number 504991, effective September 25, 2006.

3. A certificate of organization filed with the Indiana Secretary of State lists Respondent Conner as the President and registered agent for Respondent MultiLines Financial Group, LLC. (See Exhibit C and Transcript at 9 and 10).

4. Respondents were served with notice of hearing by certified mail at the address of record with the Department for Respondent Conner. The certified mail receipt confirms delivery on September 1, 2010. (See Exhibit A Transcript at 7 and 8).

5. Respondents' licenses were suspended by Commissioner's Order on July 19, 2010, for failure to provide a list of company appointments and remains suspended at this time. (See Exhibit E and Transcript at 19 and 20).

6. On or about March 2, 2010, the Department received a complaint from Cecil Eugene Jones d/b/a Big Oak ("Jones") alleging Respondents had failed to remit a $1,458.13 premium payment to the insurance broker, Risk Placement Services, Inc. ("RPS"), although the premium check dated January 20, 2010 had posted to Jones' account on January 21, 2010. Investigator Ankney confirmed with Dick Meyer of RPS that payment for Jones' policy was never received and the policy was cancelled for non-payment of premium on July 16, 2010. As a result, RPS is due $700.40 for earned premium during the time the policy was in force. Mr. Jones is due $757.73 for monies paid to Respondents that were neither refunded nor applied to his

insurance premium account.[1]

7. On July 14, 2010, the Department received a complaint from Jay and Jennifer Fifer alleging Respondents had failed to forward their auto insurance application and $553.00 six-month premium to The Hartford. As a result, the Fifers never received an insurance policy. Randall McCartney, a Senior Investigator with The Hartford, submitted an audit and investigation report to the Department. Investigator McCartney's report showed that on April 15, 2010, the Fifers had received a quote from Respondent Conner, completed The Hartford's application and made a $553.00 premium payment by check, made payable to MultiLines. Respondents provided a receipt in the amount of $553.00 to the Fifers. The Fifers' check posted to their account on April 29, 2010. Investigator McCartney confirmed that The Hartford had not received the application, premium or issued a policy on behalf of the Fifers. The Fifers are due $553.00 for premiums paid to Respondents that were never forwarded to the insurance company. (See Exhibit F and Transcript at 21 and 22).

8. On or about August 3, 2010, Erica Jones complained that the $134.75 payment she gave to Respondents on June 25, 2010, had not been received by Metropolitan Property and Casualty Insurance Company ("Metropolitan"). Ms. Jones provided a copy of a cancelled check made payable to Met Life Auto & Home, dated June 25, 2010. The check posted to Ms. Jones' account on June 28, 2010, showing an endorsement of "for deposit only". Investigator Ankney learned from a representative of Metropolitan that Respondents had the authority to deposit checks made payable to the company. Once a payment was uploaded in the system, the company would then sweep the account for the payment. Respondents did not notify Metropolitan of Ms. Jones' payment and a sweep for the premium was never made. Metropolitan has

[1]Investigator Ankney's testimony on page 16, line 21 of the transcript incorrectly states a balance owed to Mr. Jones of $708.73. (See Exhibit D and Transcript at 11-20).

credited Ms. Jones' account for the $134.75 payment. As such, Metropolitan is due $134.75 for credit given to Ms. Jones' account although not received from Respondents. (See Exhibit G and Transcript at 23-28).

CONCLUSIONS OF LAW

1. The Commissioner of Insurance has jurisdiction over both the subject matter and the parties to this action.

2. This hearing was held in compliance with the Administrative Orders and Procedures Act of the Indiana Code.

3. The Commissioner has the discretionary authority to permanently revoke Respondents' licenses to sell insurance and to fine Respondents.

4. The Department has met its burden of proof in showing by a preponderance of the evidence that Respondents' conduct is contrary to Indiana Insurance Code and that disciplinary action to include revocation of license is in order.

5. Respondents acted in a manner contrary to Indiana Code 27-1-15.6-12(b)(4) by improperly withholding, misappropriating, or converting monies received in the course of doing insurance business. Specifically, Respondents improperly withheld monies by repeatedly failing to remit premium to insurance companies and they are subject to disciplinary action including, but not limited to, fines and revocation of license.

6. Respondents' conduct constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance. Specifically, Respondents provided a quote and accepted payment for insurance coverage thereby representing to Jay and Lisa Fifer a policy was in effect when it was not, and they are subject to disciplinary action including, but not limited to, fines and revocation of license.

7. Respondents' conduct is contrary to Indiana Code 27-1-15.6-12(b)(8) by demonstrating incompetence and untrustworthiness in the conduct of business. Specifically, Respondents have failed on several occasions to act in the best interest of clients by failing to properly remit applications and premium, and they are subject to disciplinary action including, but not limited to, fines and revocation of license.

8. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

RECOMMENDED ORDER

With the Findings of Fact and the Conclusions of Law as stated, the Administrative Law Judge now recommends to the Commissioner of Insurance the following:

1. Respondents' producer licenses be permanently revoked.

2. Respondents jointly and severally be required to pay a fine in the amount of $10,000.00 within sixty (60) days of the Commissioner's Final Order.

3. Respondents be required to pay restitution to: Cecil Eugene Jones d/b/a Big Oak in the amount of $757.73; Risk Placement Services, Inc. in the amount of $700.40; Metropolitan Property and Casualty Insurance Company in the amount of $134.75; and, Jay and Jennifer Fifer in the amount of $553.00. All restitution due within sixty (60) days of the Commissioner's Final Order with proof of payment provided to the Department.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the Commissioner this 22nd day of November, 2010.

Doug Webber
Administrative Law Judge

Distribution:

Nikolas P. Mann, Attorney
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204

Keith L. Conner
1100 E. Cooper Drive
Muncie, IN 47303

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) **SS:**	**COMMISSIONER OF INSURANCE**
COUNTY OF MARION	)	
		CAUSE NO.: 9171-AG10-0714-118

IN THE MATTER OF:	)	
	)	
Keith L. Conner	)	FILED
1100 E. Cooper Drive	)	
Muncie, IN 47303	)	JUL 19 2010
	)	
	)	STATE OF INDIANA
Respondent	)	DEPT. OF INSURANCE
	)	
License Number: 1622450	)	

FINDINGS OF FACT AND SUSPENSION ORDER

WHEREAS, on March 2, 2010, the Commissioner of the Indiana Department of Insurance ("Commissioner") mailed Keith L. Conner ("Respondent") a certified letter requesting a list of appointments and a written response to a complaint received by the Department.

WHEREAS, on March 4, 2010, the certified mail receipt for article #7005 3110 0002 4439 3686 was returned signed by an agent for Respondent, indicating receipt of the Commissioner's request.

WHEREAS, Respondent has failed to provide a list of appointments within ten (10) days as requested by the Commissioner.

WHEREAS, Respondent's failure to provide said list constitutes a violation of IC 27-1-15.6-12(g).

WHEREAS, the Commissioner has the authority to issue an order suspending Respondent's license without a hearing pending receipt of said list of appointments pursuant to IC 27-1-15.6-12(g).

WHEREAS, the Commissioner shall set this matter for hearing upon request of Respondent pursuant to IC 4-21.5-4-4.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license number 1622450 is hereby suspended, effective immediately, and will remain suspended until Respondent submits the list of company appointments and response requested by the Commissioner.

ALL OF WHICH IS ORDERED the 19th day of July, 2010.

Stephen W. Robertson, Executive Director
Acting Commissioner
Indiana Department of Insurance

Copies to:

Keith L. Conner
1100 E. Cooper Drive
Muncie, IN 47303

Ronda Ankney, Investigator
Indiana Department of Insurance
311 West Washington St. #300
Indianapolis, IN 46204-2787

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) **SS:**	**COMMISSIONER OF INSURANCE**
COUNTY OF MARION	)	
		CAUSE NO.: 9171-AG10-0714-117

IN THE MATTER OF:	)	FILED
	)	JUL 19 2010
Multilines Financial Group, LLC	)	
2204 N. Walnut Street	)	STATE OF INDIANA
Muncie, IN 47303	)	DEPT. OF INSURANCE
	)	
Respondent	)	
	)	
License Number: 504991	)	

FINDINGS OF FACT AND SUSPENSION ORDER

WHEREAS, on March 2, 2010, the Commissioner of the Indiana Department of Insurance ("Commissioner") mailed Multilines Financial Group, LLC ("Respondent") a certified letter requesting a list of appointments and a written response to a complaint received by the Department.

WHEREAS, on March 4, 2010, the certified mail receipt for article #7005 3110 0002 4439 3693, was returned signed by an agent for Respondent, indicating receipt of the Commissioner's request.

WHEREAS, Respondent has failed to provide a list of appointments within ten (10) days as requested by the Commissioner.

WHEREAS, Respondent's failure to provide said list constitutes a violation of IC 27-1-15.6-12(g).

WHEREAS, the Commissioner has the authority to issue an order suspending Respondent's license without a hearing pending receipt of said list of appointments pursuant to IC 27-1-15.6-12(g).

WHEREAS, the Commissioner shall set this matter for hearing upon request of Respondent pursuant to IC 4-21.5-4-4.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license number 504991 is hereby suspended, effective immediately, and will remain suspended until Respondent submits the list of company appointments and response requested by the Commissioner.

ALL OF WHICH IS ORDERED the 19th day of July, 2010.

Stephen W. Robertson, Executive Director
Acting Commissioner
Indiana Department of Insurance

Copies to:

Multlines Financial Group, LLC
2204 N. Walnut Street
Muncie, IN 47303

Ronda Ankney, Investigator
Indiana Department of Insurance
311 West Washington St. #300
Indianapolis, IN 46204-2787