

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**JOHN PRIBIL**  
System ID No. 0485562

**ENFORCEMENT CASE NO. 13-11824**

Respondent.

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**Issued and entered**  
on May 29, 2014  
**By Teri L. Morante**  
**Chief Deputy Director**

**ORDER ACCEPTING STIPULATION**

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

1. Pursuant to Executive Order 2013-1, all authority, powers, duties, functions, and responsibilities of the Commissioner of the Office of Financial and Insurance Regulation (Commissioner) have been transferred to the Director of the Department of Insurance and Financial Services (DIFS).
2. The Chief Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 et seq., and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
3. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
4. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
5. All applicable provisions of the APA have been met.
6. At all relevant times, John Pribil (System ID No. 0485562) (hereinafter Respondent) was an active nonresident insurance producer with qualifications in life and accident and health in the State of Michigan, and his license is currently active.
7. On or about June 1, 2013, Respondent submitted a prospective broker application (PBA) to Golden Rule Insurance Company (Golden Rule) on which he deliberately listed a

social security number (SSN) that was different from the SSN which had been listed on a previous application submitted to Golden Rule. Additionally, Respondent incorrectly answered "no" to question number six on his PBA, "Have you ever been the subject of any civil or administrative proceeding...?"

8. According to court records filed in the County Court of Miami-Dade Florida on December 13, 2011, Respondent had signed a "Stipulation for Final Judgment" in settlement of a civil action commenced by Capital One Bank.
9. Respondent has provided justification for sanctions, pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h), by using dishonest practices and demonstrating untrustworthiness in the conduct of business by submitting a PBA to Golden Rule with a SSN on it that he knew was not his correct SSN, and by incorrectly answering "no" to question number six of his PBA, "Have you ever been the subject of any civil or administrative proceeding...?"

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

10. Respondent shall cease and desist from operating in a manner that violates the Code.
11. Respondent shall immediately surrender his Michigan nonresident insurance producer license.
12. The Chief Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.



Teri L. Morante  
Chief Deputy Director

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**STIPULATION TO ENTRY OF ORDER**

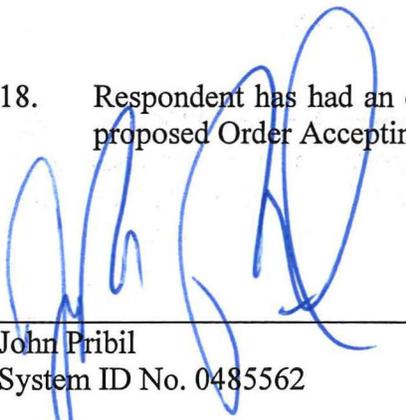
John Pribil (hereinafter Respondent) stipulates to the following:

1. Respondent has been an active nonresident insurance producer with qualifications in life and accident and health since October 8, 2008, and his license is currently active.
2. On or about December 2, 2013, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
3. Specifically, the NOSC contained allegations that Respondent provided justification for sanctions, pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h).
4. On or about June 1, 2013, Respondent submitted a prospective broker application (PBA) to Golden Rule Insurance Company (Golden Rule). The social security number (SSN) listed on that application was different from the SSN which had been listed on a previous application submitted to Golden Rule. Additionally, Respondent incorrectly answered "no" to question number six on his PBA, "Have you ever been the subject of any civil or administrative proceeding...?"
5. According to court records filed in the County Court of Miami-Dade Florida, on December 13, 2011, Respondent had signed a "Stipulation for Final Judgment" in settlement of a civil action commenced by Capital One Bank.
6. On or about June 3, 2013, a Golden Rule Investigator contacted Respondent to discuss the SSN discrepancy. Respondent told the investigator that the SSN should not have been listed and that his "brain just checked out" while he was completing the application.
7. On or about June 4, 2013, the investigator contacted Respondent again to gather additional information. Respondent informed the investigator that he was embarrassed about what he had told him the day before. Respondent admitted that he paid someone to

“fix his credit” and provide him with an additional SSN and Respondent had used the SSN that he purchased on his PBA.

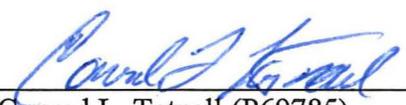
8. Respondent has provided justification for sanctions, pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h), by using dishonest practices and demonstrating untrustworthiness in the conduct of business by submitting a PBA to Golden Rule with a SSN on it that he knew was not his correct SSN, and by incorrectly answering “no” to question number six of his PBA, “Have you ever been the subject of any civil or administrative proceeding...?”
9. Respondent waived the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
10. Respondent and DIFS have conferred for the purpose of resolving this matter.
11. All parties have complied with the procedural requirements of the APA and the Code.
12. Respondent admits to the allegations cited in the NOSC.
13. Respondent agrees that he will cease and desist from operating in a manner that violates the Code.
14. Respondent agrees to immediately voluntarily surrender his Michigan resident insurance producer license.
15. Respondent affirms that his license is no longer in his possession, and as such, cannot be returned. Should he find it at a later date, he agrees to immediately destroy it.
16. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
17. The Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Chief Deputy Director accepts the Stipulation to Entry of Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation and Requiring Compliance and Payment of Fines. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondent waives any objection to the Director holding a formal administrative hearing and making her decision after such hearing.

18. Respondent has had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.

  
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John Pribil  
System ID No. 0485562

5/8/14  
\_\_\_\_\_  
Date

DIFS staff approve this stipulation and recommend that the Chief Deputy Director issue the above Consent Order.

  
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Conrad L. Tatnall (P69785)  
DIFS Staff Attorney

5/9/14  
\_\_\_\_\_  
Date