

APR 28 2015

DEPT OF INSURANCE  
BY MS

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

**BROWN, LEONARD CHARLES**  
(Arizona License Number 147669)  
(National Producer Number 2220660)

No. 15A-043-INS

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that **Leonard Charles Brown** 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. Leonard Charles Brown ("Brown" or "Respondent") is, and was at all material times, licensed as an Arizona resident accident/health, life, variable life and variable annuities insurance producer, Arizona license number 147669, which expires March 31, 2016.

2. Brown's addresses of record are: 12560 N. Lantern Way, Oro Valley, Arizona 85755-8953 (business) and The Abednego Group, P.O. Box 69280, Oro Valley, Arizona 85737-0013 (mailing).

**2010 FINRA ACTION**

3. On or about August 25, 2014, Penny Waid ("Waid") submitted a Fraud Referral to the Department alleging that Brown failed to disclose a 2010 regulatory action taken against him by the Financial Industry Regulatory Authority ("FINRA").



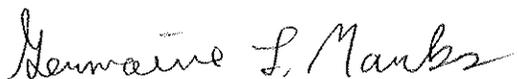
1 5. Grounds exist for the Director to deny, suspend for not more than twelve  
2 months, revoke, or refuse to renew an insurance producer's license, impose a civil  
3 penalty and/or order restitution pursuant to A.R.S. §§ 20-295(A) and (F).

4 **ORDER**

5 IT IS HEREBY ORDERED THAT:

- 6 1. Respondent's variable life/variable annuities line of authority  
7 under license number 147669 is revoked effective immediately upon entry of this order.  
8
- 9 2. Respondent's accident/health and life lines of authority under license number  
10 147669 are not revoked.
- 11 3. Respondent shall pay a civil penalty of \$500.00 for deposit into the State  
12 General Fund.

13 DATED this 27<sup>th</sup> day of April, 2015.

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16 GERMAINE L. MARKS, Director  
17 Arizona Department of Insurance

18 **CONSENT TO ORDER**

- 19 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
20 and Order.
- 21 2. Respondent admits the jurisdiction of the Director of Insurance, State of  
22 Arizona, and admits the foregoing Findings of Fact and consent to the entry of the  
23 foregoing Conclusions of Law and Order.
- 24 3. Respondent is aware of his right to notice and hearing at which he may be  
25 represented by counsel, present evidence and examine witnesses. Respondent  
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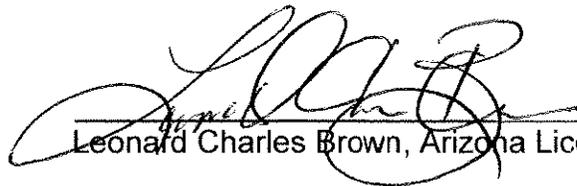
1 irrevocably waives his right to such notice and hearing and to any court appeals relating to  
2 this Consent Order.

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

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

10 6. Respondent acknowledges that this Consent Order is an administrative action  
11 that the Department will report to the National Association of Insurance Commissioners  
12 (NAIC). Respondent further acknowledges that he must report this administrative action to  
13 any and all states in which he holds an insurance license and must disclose this  
14 administrative action on any license application.  
15

16  
17 04.14.2015  
18 Date

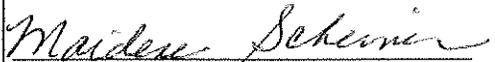
  
Leonard Charles Brown, Arizona License # 147669

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22 COPIES of the foregoing mailed/delivered  
23 this 1 day of April, 2015, to:

24 Leonard Charles Brown  
25 12560 N. Lantern Way  
26 Oro Valley, Arizona 85755-8953  
Respondent

1 Leonard Charles Brown  
2 The Abednego Group  
3 P.O. Box 69280  
4 Oro Valley, Arizona 85737-0013  
5 Respondent

6 Mary Kosinski, Executive Assistant for Regulatory Affairs  
7 Darren T. Ellingson, Deputy Director  
8 Yvonne Hunter, Assistant Director Consumer Affairs  
9 Catherine M. O'Neil, Consumer Legal Affairs Officer  
10 Steve Fromholtz, Licensing Supervisor  
11 Charles Gregory, Investigations Supervisor  
12 Gloria Barnes-Jackson, Investigator  
13 Barbara Beltran, Business Office  
14 Department of Insurance  
15 2910 North 44<sup>th</sup> Street, Suite 210  
16 Phoenix, Arizona 85018

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18 Maidene Scheiner  
19 Maidene Scheiner

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