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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 21A-009-INS

GOODMAN, LUKE D

(National Producer No. 19213816)

CONSENT ORDER

Respondent

The Arizona Department of Insurance and Financial Institutions ("Department") has received evidence that **Luke D Goodman** ("Goodman" or "Respondent") violated provisions of Title 20, Arizona Revised Statutes ("A.R.S"). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admit the following Finding of Fact are true, and consent to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Goodman is, and was at all material times, licensed as an Arizona resident insurance producer with two lines of authority: life and accident and health or sickness insurance. His license, number 19213816, was issued on July 1, 2019, and is scheduled to expire on June 30, 2023.
- 2. Goodman's business address of record with the Department is 415 South 48th Street #111, Tempe, Arizona 85281. His mailing address of record is 750 South Ash Avenue Tempe APT 5042 830 Saint Sava Place, San Marcos, California 92069¹. Goodman's

¹ This (incorrect) address sequence is what Goodman has provided to the Department.

business e-mail address of record with the Department is 12lukegoodman@gmail.com².

Consumer Complaint

- 3. On February 12, 2020, Goodman contacted D.W. and A.W. ("Wheelers") via a telephone call and led them to believe that American Income Life ("AIL") and Americo Financial Life ("Americo") were related companies. The Wheelers had previously purchased a life insurance policy from AIL. Goodman sold the AIL policy to in October of 2019, while employed by AIL.
- 4. On February 12, 2020, Goodman signed separate Agent Report statements for the Wheeler's Americo Policies. In these two statements, Goodman states that neither of the Wheelers had existing life insurance policies and that he obtained their signatures in person.
- 5. On February 12, 2020 and February 18, 2020, drafts were made by Americo from the Wheelers' bank account in the amount of \$51.00 and \$78.00, respectively. The Wheelers reported the unauthorized drafts to the Mesa Police Department.
- 6. An investigation showed that two life insurance policy applications were created and submitted February 12, 2020, by Goodman. The applications included the signatures of the Wheelers. A bank draft authorization form also contained the Wheeler's signatures. The Wheelers deny they authorized the applications or signed any documents.
- 7. On February 21, 2020, the Wheelers recorded a phone call with Goodman. During the phone call Goodman acknowledged he did not go to the home of the Wheelers to obtain their signatures but would attempt to do so at a later date.
- 8. During the investigation of Goodman, it was discovered that his address, phone number, and email on record with the Department were not up to date. Goodman was advised to update his contact information as required. Goodman has failed to do so.

² This email address is no longer valid. All email communication has been sent to <u>goodmanlukeservices@gmail.com</u>.

CONCLUSIONS OF LAW

- 9. The Director of the Department ("Director") has jurisdiction over this matter.
- 10. Respondent's conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).
- 11. Respondent's conduct, as described above, constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, in violation of A.R.S. § 20-295(A)(8).
- 12. Respondent's conduct, as described above, constitutes forging another's name to any document related to an insurance transaction, in violation of A.R.S. § 20-295(A)(10).
- 13. Respondent's conduct, as described above, constitutes failure to notify the Director within thirty days of any change of residential, business, or e-mail address, in violation of A.R.S. § 20-286(C)(1).
- 14. Respondent's conduct, as described above, constitutes knowingly presenting, cause to be presented or prepare with the knowledge or belief that it will be presented an oral or written statement, including computer generated documents, to or by an insurer, reinsurer, purported insurer or reinsurer, insurance producer or agent of a reinsurer that contains untrue statements of material fact or that fails to state any material fact with respect to an application for the issuance or renewal of an insurance policy, within the meaning of A.R.S. § 20-463(A)(1)(a).

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15. Grounds exist for the Director to suspend for not more than twelve months or revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A)(8), (A)(10), A.R.S. 20-286(C)(1), and A.R.S. 20-463(A)(1)(a).

ORDER

IT IS HEREBY ORDERED THAT:

- **1. Luke D. Goodman's** insurance producer license, number 19213816, is immediately surrendered.
- **2. Luke D. Goodman** agrees that he will not apply for any license subject to regulation by the Department for a period of at least one (1) year from the issuance of this Order.

Effective this ______, 2021.

Evan G. Daniels

Director

Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- 2. Respondent admits to the jurisdiction of the Director of the Arizona Department of Insurance and Financial Institutions and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.

3. Respondent is aware of his right to notice and to a hearing, at which he may be represented by counsel, present evidence and examine witnesses.

- 4. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- 5. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- 6. Respondent acknowledges and agrees that the acceptance of this Consent Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona's Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.
- 7. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondent further acknowledges that he must report this administrative action to

any and all states in which he holds an insurance license and must disclose this administrative action on any license application. Respondent waives all rights to seek an administrative or judicial review or 8. otherwise to challenge or contest the validity of this Consent Order and its accompanying parts before any court of competent jurisdiction. July 15, 2021 Luke D Goodman Date (NPN License No. 19213816)

1	COPY of the foregoing delivered by E-mail this day of,2021, to:
2	
3	Luke D Goodman 830 Saint Sava Place
4	San Marcos, California 92069 goodmanlukeservices@gmail.com
5	Respondent
	Jamie Palfai, Esq.
6	Nancy Hendrickson, Esq. O'Hagan Meyer Attorneys - Advisors
7	One E Wacker Dr, Suite 3400 Chicago, IL 60601
8	jpalfai@ohaganmeyer.com
9	nhendrickson@ohaganmeyer.com Attorneys for Respondent
10	COPY of the foregoing delivered/emailed same date, to:
11	Deian Ousounov, Regulatory Legal Affairs Officer Ana Starcevic, Paralegal Project Specialist
12	Catherine M. O'Neil, Consumer Legal Affairs Office Steven Fromholtz, Division Manager, Licensing Division
13	Aqueelah Currie, Licensing Supervisor
14	Jeff Eavenson, Investigator Linda Lutz, Legal Assistant, Licensing Division
15	Arizona Department of Insurance 100 North 15th Avenue, Suite 261
	Phoenix, Arizona 85007-2630
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17	Francine Juarez
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