

**STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

No. 21A-035-INS

MULVEHILL, MICHAEL PAUL
(National Producer No. 7674327)

CONSENT ORDER

Respondent

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Michael Paul Mulvehill (“Mulvehill” 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. Mulvehill 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 7674327, was issued on September 23, 2020, and is scheduled to expire on October 31, 2023.

2. Mulvehill’s business address of record with the Department is 524 Haul Road #47, Page, Arizona 86040. His mailing address of record is PO Box 1407, Ennix (Ennis), Montana 59729. Mulvehill’s business e-mail address of record with the Department is mulvehillm1008@gmail.com.

1 Violations

2 3. On September 23, 2020, Respondent submitted an application for an Arizona
3 insurance producer license (“Application”) to the Department.

4 4. In the Application, under Background Questions, Respondent answered “No”
5 to the following question:

6 1B. “Have you ever been convicted of a felony, had a judgment
7 withheld or deferred, or are you currently charged with committing a
8 felony? You may exclude juvenile adjudications (offenses where you
9 were adjudicated delinquent in a juvenile court).”

10 5. Respondent answered “Yes” to the Attestation section of the Application.

11 6. On September 23, 2020, the Department issued an insurance producer license
12 to Respondent.

13 7. On December 3, 2020, Mulvehill plead guilty to a misdemeanor theft in the
14 third degree in the State of Iowa District Court for Black Hawk County. The court
15 subsequently imposed a two-year sentence of probation and ordered Mulvehill to pay
16 restitution in the amount of \$10,296.98 to the victim.

17 8. On February 16, 2021, in response to a background question for a non-resident
18 license, Mulvehill uploaded the Iowa sentencing Order to the National Insurance Producer
19 Registry (“NIPR”) document warehouse.

20 9. Mulvehill failed to notify the Director of the Department of this criminal
21 conviction within thirty (30) days after the final disposition of this matter.

22 10. On March 9, 2021, the Department discovered Mulvehill’s misdemeanor theft

1 conviction.

2 **CONCLUSIONS OF LAW**

3 1. The Director of the Department (“Director”) has jurisdiction over this matter.

4 2. Respondent’s conduct, as described above, constitutes providing incorrect,
5 misleading, incomplete or materially untrue information in the license application, in
6 violation of A.R.S. § 20-295(A)(1).

7 3. Respondent’s conduct, as described above, constitutes a violation of Title 20 or
8 any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

9 4. Respondent’s conduct, as described above, constitutes failure to notify the
10 Director within thirty days after the filing date of a criminal conviction in any jurisdiction, in
11 violation of A.R.S. § 20-301(B)

12 5. Grounds exist for the Director to suspend for not more than twelve months or
13 revoke Respondent’s insurance producer license, pursuant to A.R.S. § 20-295(A).

14 6. Grounds exist, in addition to or instead of any suspension or revocation, for the
15 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or
16 violation up to an aggregate civil penalty of \$2,500.00, within the meaning of A.R.S. § 20-
17 295(F).

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1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 **Michael Paul Mulvehill** shall immediately pay a civil penalty of five hundred dollars
4 (\$500.00).

5 Effective this 22nd day of April, 2021.

6 

7 _____
8 Evan G. Daniels
9 Director
10 Arizona Department of Insurance and Financial Institutions

11 **CONSENT TO ORDER**

12 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
13 and Order.

14 2. Respondent admits to the jurisdiction of the Director of the Arizona
15 Department of Insurance and Financial Institutions and admits the foregoing Findings of Fact
16 and consents to the entry of the foregoing Conclusions of Law and Order.

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

19 4. Respondent irrevocably waives his right to such notice and hearing and to any
20 court appeals relating to this Consent Order.

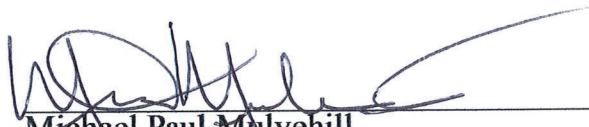
21 5. Respondent states that no promise of any kind or nature whatsoever, except as
22 expressly contained in this Consent Order, was made to induce him to enter into this Consent
Order and that he has entered into this Consent Order voluntarily.

1 6. Respondent acknowledges and agrees that the acceptance of this Consent
2 Order by the Director is solely to settle this matter and does not preclude the Department
3 from instituting other proceedings as may be appropriate now or in the future. Furthermore,
4 and notwithstanding any language in this Consent Order, this Consent Order does not
5 preclude in any way any other state agency or officer or political subdivision of this state
6 from instituting proceedings, investigating claims, or taking legal action as may be
7 appropriate now or in the future relating to this matter or other matters concerning
8 Respondent, including but not limited to violations of Arizona's Consumer Fraud Act.
9 Respondent acknowledges that, other than with respect to the Department, this Consent
10 Order makes no representations, implied or otherwise, about the views or intended actions of
11 any other state agency or officer or political subdivision of the state relating to this matter or
12 other matters concerning Respondent.

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

18 8. Respondent waives all rights to seek an administrative or judicial review or
19 otherwise to challenge or contest the validity of this Consent Order and its accompanying
20 parts before any court of competent jurisdiction.

21
22 4/9/2021
Date



Michael Paul Mulvehill
(NPN License No. 7674327)

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COPY of the foregoing delivered by E-mail
this 23rd day of April, 2021, to:

Michael Paul Mulvehill
PO Box 1407
Ennis, MT 59729
mulvehillm1008@gmail.com
Respondent

COPY of the foregoing delivered/mailed same date, to:

Deian Ousounov, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
Catherine M. O’Neil, Consumer Legal Affairs Office
Steven Fromholtz, Division Manager, Licensing Division
Aqueelah Currie, Licensing Supervisor
Jeff Eavenson, Investigator
Linda Lutz, Legal Assistant, Licensing Division
Arizona Department of Insurance
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

Francine Juarez

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