

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED June 16, 2022 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 22A-033-INS

SIVELS, JOHN P.

CONSENT ORDER

(National Producer No. 8274016)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **John P. Sivels** (“**Respondent**”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona non-resident insurance producer, National Producer Number 8274016, with lines of authority in life and accident and health or sickness insurance. The Department first licensed Respondent on April 19, 2017. Respondent’s license is scheduled to expire on April 30, 2025.

2. Respondent’s addresses of record with the Department are: 11542 S. Laflin St., Chicago, Illinois 60643-5030 (mailing); 330 N. Wabash Ave., Ste. 39300, Chicago Illinois 60611-5885 (business); and BLINSURANCE@CSCGLOBAL.COM and john.sivels@amainsure.com (email).

3. On or about March 7, 2022, the Department received a letter from

1 Transamerica Life Insurance Company (“Transamerica”) notifying the Department that it
2 “has terminated [Respondent’s] appointment ‘for cause’ for failing to comply with
3 Transamerica’s policies and displaying fraudulent, coercive, or dishonest practices.” The
4 letter further alleged that Respondent “fraudulently used two of Transamerica’s consumer’s
5 [sic] personal bank account information to pay for his personal debts.”

6 4. The Department commenced an investigation into this matter. The
7 Department’s investigation determined the following:

8 a) On or about October 8, 2021, Respondent accessed Arizona consumers Ms.
9 and Mr. W.’s bank account without authorization and used their funds, in the
10 amount of \$400.00, to pay his personal creditor Resurgent Capital Services.

11 b) On or about May 25, 2022, The Department conducted an examination under
12 oath (“EUO”) of Respondent. During the EUO, Respondent confirmed that
13 he had access to Ms. and Mr. W.’s bank account through his employment
14 login credentials with Transamerica. Respondent confirmed that he did not
15 have permission to access Ms. and Mr. W.’s bank account or to make any
16 unauthorized payments from their account. Respondent acknowledged that
17 the incident “was a bad mistake,” and that he “was totally at fault.”
18 Consumers were ultimately refunded the funds.

19 **CONCLUSIONS OF LAW**

20 5. The Director has jurisdiction over this matter.

21 6. Respondent’s conduct, as described above, constitutes a violation of Title 20
22 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

CONSENT TO ORDER

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22

1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

4. Respondent acknowledges and agrees that the acceptance of this Consent to 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.

1 5. Respondent waives all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Consent Order and its accompanying
3 parts before any court of competent jurisdiction.

4 6. Respondent acknowledges that this Consent Order is an administrative action
5 that the Department will report to the National Association of Insurance Commissioners
6 (NAIC). Respondent further acknowledges that it must report this administrative action to
7 any and all states in which Respondent holds an insurance license and must disclose this
8 administrative action on any license application.

9
10 6/16/2022



11 _____
DATE

11 _____
JOHN P. SIVELS
(NATIONAL PRODUCER NO. 8274016)

12
13
14
15
16
17
18
19
20
21
22

1 **COPY** of the foregoing delivered via email
this 17th day of June, 2022, to:

2 John P. Sivels
3 11542 S. Laflin St.
Chicago, IL 60643-5030
4 Respondent

5 John P. Sivels
330 N. Wabash Ave., Ste 39300
6 Chicago, IL 60611-5885
Respondent

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

8 Deian Ousounov, Assistant Director
9 Ana Starcevic, Paralegal Project Specialist
Cathy O'Neil, Consumer Regulatory Affairs Officer
10 Steven Fromholtz, Division Manager, Licensing
Linda Lutz, Legal Assistant, Licensing
11 Aqueelah Currie, Licensing Supervisor
Michael Vukson, Investigator
12 Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
13 Phoenix, Arizona 85007-2630

14 John P. Sivels
BLINSURANCE@CSCGLOBAL.COM
15 john.sivels@amainsure.com
jsivelsking@gmail.com
16 Respondent

17
18 

19
20
21
22