

FILED

BEFORE THE OFFICE OF THE INSURANCE COMMISSIONER

In the Matter of

PATRICK BRYANT,

Nonresident Licensee

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Order No. 12-0086

OIC HEARING MEMORANDUM

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FACTS

1. Patrick Bryant (Bryant or the Licensee) was licensed as a nonresident insurance producer in Washington on August 18, 2009. His home state is Idaho.
2. On November 2, 2011, the OIC received a notice of appointment termination from Debra Kulas, Licensing Analyst at Sentry Life Insurance Company, (Sentry) stating that Bryant's appointments with Sentry were terminated for submitting two altered Liberty Northwest Insurance Corporation, (Liberty) Common Policy Declarations, (CPD) (Exhibit 1). These declarations are documents required by Sentry Insurance Company to prove the proposed commercial insured has current insurance at the time a quote is submitted.
3. On November 15, 2001, at the request of the OIC, Sentry submitted materials detailing the violations (Exhibit 2). Sentry determined that Bryant altered an authentic Liberty CPD (Exhibit 2, page 5) by whiting out the name and address of the real commercial insured and replacing it with, respectively, the names and addresses of Ainsworth Collision Center (Ainsworth) in Pasco (Exhibit 2, page3) and Gem Auto Body,(Gem) in Walla Walla (Exhibit 2, page 2). The true insured on the Liberty CPD was Neil's Body Shop Inc., (Neil's) in Enterprise, Oregon. The policy number for the Neil's CPD was the same as the altered one for Ainsworth, but due to photocopying, it's not clear if the policy number on the Gem CPD was also unchanged from the Neil's CPD. The original Neil's CPD and the altered versions all bore the signature of Kathryn Casper, a producer for Wheatland Insurance Center.
4. The OIC Investigation revealed also that Sentry has what are known as Production and

Activity Requirements for all its Account Managers, including Bryant, which include quoting and sales. Failure to meet these requirements can result in a salary reduction and/or possible termination. As part of the quoting process, a insurance producer must submit a letter on the business owner's letterhead stating what losses they have incurred over the past 4 years. They must also submit a CPD showing the current policy number and expiration date which prevents them from submitting mid-term quotes (Exhibit 3).

5. In reviewing the CPD for Gem that Bryant submitted, the type face for the named insured and policy number were different from the rest of the type face on the document. The Liberty policy number was crooked and the CPD appeared to have been copied multiple times. The account number on the altered documents was assigned to an account for Neil's. The CPD for Ainsworth also appeared to be altered as the type face was different for the name and policy period, the policy number was crooked and the premiums improbably matched identically to those on the Neil's CPD. Kay Hunkapillar, President of Wheatland confirmed that the CPD for Neil's was correct and that Neil's was a customer of theirs (Exhibit 4, pages 11 and 20). Sentry indicates that when you place all three CPD's side by side, you can clearly see the original Neil's and the altered Gem and Ainsworth.

6. In a response to the OIC investigator, Bryant said he did submit the altered documents in question and has never denied that (Exhibit 5). He said all the documents submitted were Sentry internal documents only and he was not planning to present the customers in question with their proposals. This was merely for production and activity's sake to keep Sentry management "off his back" because he was under a serious amount of stress during this time. Bryant said he was two quotes behind in his submissions and made a huge mistake that cost him his career with Sentry. Bryant said he made a serious error in judgment trying to cut corners as he was in a sales class in Wisconsin for two weeks during the time when the documents were originally submitted and made a poor decision in submitting the documents. He said he has never before nor will never again try to cut corners and submit CPD's or any other documents that did not come from the insured. Bryant said he intends to cancel his license in Washington or at the very least let the license expire as he will not be doing business in Washington because he was accepted for a position with a company selling auto and home insurance in Idaho and is no longer selling

commercial insurance. But he also said that he hopes that this mistake will not result in a revocation of his insurance producer's license in Idaho or Washington because he hopes to remain in good standing with the insurance industry as this is his sole means of providing for his family. Bryant signed a sworn declaration to that effect (Exhibit 6).

7. On March 30, 2012, the OIC offered to settle the matter by way of a Consent Order Levying a Fine of \$1,000 (Exhibit 6). The undersigned spoke with Bryant several times about the Consent order. Inasmuch as Bryant's main problem with the Consent Order was his stated inability to pay the full fine within 30 days, the OIC offered to allow Bryant to pay the fine in quarterly installments of \$250 over twelve months. Notwithstanding, Bryant declined to enter into any Consent Order and demanded a hearing by email dated May 10, 2012 (Exhibit 7).

ARGUMENT AND AUTHORITY

I. Grounds for Fine

RCW 48.17.530(1)(h) permits the Commissioner to revoke, suspend, place a license on probation, or impose a civil penalty upon a producer for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere.

II. Argument

To his credit, Bryant immediately admitted that he had, in fact, submitted the falsified CPDs, but did not think it was a very serious transgression. No consumer was affected and the documents were strictly for in-house Sentry use. He did it to fend off pressure from Sentry about his productivity. Apparently, Sentry strongly disagreed. Bryant also acknowledged that he used bad judgment in falsifying the documents and would never do anything like that again.

The Insurance Code, as noted above, permits a producer's license to be revoked for acts of deception or dishonesty such as these. But this agency gave Bryant credit for his candor and willingness to take responsibility for his actions by offering to settle the matter for a mere \$1,000 fine, half of the maximum fine allowable under RCW 48.17.560. Once fearing for the loss of his license, he now somehow thinks that a lesser fine for a revocation-level violation involving dishonesty is called for. The Commissioner disagrees and requests, at a minimum, a total fine of

\$2,000 for both violations, or revocation or suspension as the Administrative Law Judge sees fit. Bryant's behavior is unacceptable and is a breach of one of the guiding values inherent in the business of insurance in Washington State. The Washington legislature states, in the first chapter of the Insurance Code that,

"The business of insurance is one affected by the public interest, requiring that all persons be actuated by good faith, abstain from deception, and practice honesty and equity in all insurance matters. Upon the insurer, the insured, their providers, and their representatives rests the duty of preserving inviolate the integrity of insurance." RCW 48.01.030.

III. Exhibits to be Presented

- Exhibit 1 Notice of Appointment Termination from Sentry Insurance dated 11-7-11 (2 pgs.)
- Exhibit 2 Materials sent by Sentry to the OIC dated 11-15-11 (5 pgs.)
- Exhibit 3 Email from Dustin Henderson of Sentry Insurance to Bobby Frye dated 12-27-11 (4 pgs.)
- Exhibit 4 OIC Investigation Emails between Bobby Frye and Sentry (24 pgs.)
- Exhibit 5 Email Response from Bryant to Bobby Frye dated 1-5-12 and Declaration of Patrick Bryant dated 1-31-12 (3 pgs.)
- Exhibit 6 OIC Proposed Consent Order Levying A Fine (3 pgs.)
- Exhibit 7 Bryant's Demand for Hearing dated May 4, 2012 (1 pg.)

Respectfully Submitted this 29th day of May, 2012.



Marcia G. Stickler
Legal Affairs Division
Office of the Insurance Commissioner
(360) 725-7048 or MarciaS@oic.wa.gov

Sentry Insurance a Mutual Company
1800 North Point Drive
P.O. Box 8020
Stevens Point, WI 54481-8020

715 346-6000
715 346-7516 Fax



SENTRY
INSURANCE
A MUTUAL COMPANY

October 19, 2011

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Investigations & Enforcement
Investigations & Enforcement

STATE OF WASHINGTON
COMMISSIONER OF INSURANCE
ATTN: LICENSING SECTION
5000 CAPITOL BOULEVARD
TUMWATER, WASHINGTON 98501

**OFFICE OF THE
INSURANCE COMMISSIONER**

NOV 07 2011

INVESTIGATIONS & ENFORCEMENT

APPOINTMENT TERMINATION

On 10/17/2011 we electronically submitted appointment terminations for the following producer:

PATRICK BRYANT - LICENSE # ~~749037~~ ¹⁰⁶ **WABIC # 749.106**

Appointing companies:

- SENTRY LIFE INSURANCE COMPANY - 68810
- SENTRY INSURANCE A MUTUAL COMPANY - 24988
- SENTRY SELECT INSURANCE COMPANY - 21180
- SENTRY CASUALTY COMPANY - 28460

The appointments were terminated as resignations. Since then we received additional information and we are asking to amend the termination reason to 'Cause'.

Details regarding this termination is as follows: This information is from Patrick's manager Dustin Henderson.

Patrick Bryant submitted the attached declaration page for Gem Auto Body to underwriting for a 12-1 new business quote. The underwriter, Clark Malmer questioned the different type face for the name and policy period. I contacted the insurance brokerage listed on the declaration page, Wheatland Insurance Center and spoke to the agent of record Kathy Casper and the President of Wheatland Insurance Center, Kay Hunkapillar who both confirmed that this document had been altered. According to them, the policy number was not a real policy number, they do not currently insure Gem Auto Body and Liberty Mutual does not insure Gem Auto Body as indicated on the declaration page.

Please amend your records.

If you have questions regarding this termination you may contact Sue Pitt at 715-346-6922

Thank you.

Debra Kulas

Debra Kulas
Licensing Analyst
715-346-6695
715-346-6346 FAX

EXHIBIT 1 PAGE 2

Sentry Insurance a Mutual Company
1800 North Point Drive
P.O. Box 8020
Stevens Point, WI 54481-8020

715 346-8000
715 346-7516 Fax



SENTRY.
INSURANCE
A MUTUAL COMPANY

November 14, 2011

STATE OF WASHINGTON
OFFICE OF INSURANCE
COMMISSIONER
ATTN JODIE L THOMPSON LEGAL
SECRETARY
LEGAL AFFAIRS DIVISION
5000 CAPITAL BLVD
TUMWATER WA 98501

APPOINTMENT TERMINATION – PATRICK BRYANT – LICENSE #149634

Ms. Thompson,

We received your request for additional information regarding the appointment terminations for Patrick Bryant.

Enclosed are copies of the altered dec pages referred to in my letter of October 19th. This policy did not involve a Washington consumer.

The details regarding these dec pages were stated in my October 19th letter. I am sending you a copy of that letter for your convenience.

Thank you.

Sincerely,

Debra Kulas
Licensing Analyst

715-346-6695
715-346-6346 FAX

Liberty Northwest
does not insure
Gen Auto Body

nor does
Wheatland Ins. Center



PO Box 3048
Portland, OR 97208-3048

INSURANCE IS PROVIDED BY LIBERTY NORTHWEST INSURANCE CORPORATION

POLICY (001-17-23-1)
RENEWAL

COMMON POLICY DECLARATIONS

INSURANCE: WHEATLAND INS CENTER

AGENT CODE: 2970-10

RATED EQUIPMENT AND PARTS AS PER RATES

POLICY PERIOD:

GEN AUTO BODY

From 12/1/10 to 12/1/11
THIS POLICY IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY

802 W MAIN ST.

WALLA WALLA, WA

BUSINESS DESCRIPTION: AUTO BODY REPAIR SHOP

COMPANY TYPE: CORPORATION

Forgery

Altered
document

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following Coverage Parts for which a premium is required. This premium may be subject to adjustment.

| COVERAGE PARTS | PAID/STOM |
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Frye, Bobby (OIC)

From: Henderson Dustin [Dustin.Henderson@sentry.com]
Sent: Tuesday, December 27, 2011 7:29 PM
To: Frye, Bobby (OIC)
Cc: Pitt Sue
Subject: RE: Patrick Bryant, Washington State OIC Case#1055464
Attachments: Investigation Document for WA Dept of Ins on Patrick Bryant.doc; Original Dec Page for Neils Body Shop.pdf; Altered Declarations Page for Gem Auto Body.pdf; Dec page for Ainsworth Collision Center.pdf; bryant document.pdf

Dear Bobby,

As we discussed, attached are the facts and details regarding my internal investigation of Patrick Bryant. If you need additional information, or if I can be of further assistance, please let me know.

Sincerely,

Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance - Dealer Operations
(541) 547-3898 Office
(541) 264-1457 Mobile
(503) 914-0434 Fax

From: Frye, Bobby (OIC) [<mailto:BobbyF@oic.wa.gov>]
Sent: Wednesday, December 07, 2011 1:34 PM
To: Pitt Sue
Subject: Patrick Bryant, Washington State OIC Case#1055464

Hello Sue,

Thanks for calling me back so quickly. Per our conversation this morning, I have the following questions and requests:

1. Please provide all documentary evidence related to the investigation on Mr. Bryant. To include inter office emails.
2. There are two Washington businesses listed on the documents provided by your office. Gem Auto Body and Ainsworth Collision Center. Were either of these entities ever insured by your Company or are these random companies that he chose?
3. We spoke about the motivation for Mr. Bryant to alter these documents. Could you explain in writing that motivation?
4. What agency did Mr. Bryant work out of and where is that agency located?

If you have any questions please feel free to call or email me.

Thank you for your assistance in this matter.

EXHIBIT 3 PAGE 1

Sincerely,

Bobby

Bobby Frye

Senior Investigator

Legal Affairs

Washington State Office of the Insurance Commissioner

(360) 725-7259 | bobbyf@oic.wa.gov | www.insurance.wa.gov

PO Box 40255 Olympia, WA 98504-0255/fax (360)586-2022

• wainsurance.blogspot.com • [Twitter: @WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WSOIC](https://www.facebook.com/WSOIC)

Protecting insurance consumers

(Insurance Consumer Hotline 1.800.562.6900)

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EXHIBIT

3

PAGE

2

Sentry Insurance has what are known as Production and Activity Requirements for all its Account Managers, which include quoting and sales. Failure to meet these requirements can result in a salary reduction and or possible termination. As part of the quoting process, an Account Manager who has been through our Advanced Training program must submit a letter on the dealer or business owners letterhead stating what losses they have incurred over the past 4 years. They must also submit a declaration page showing the policy number and expiration date which prevents them from submitting mid-term quotes.

On or about October 6th, 2011, I was notified by Sentry Insurance's underwriting department regarding suspicions about the declaration page that was submitted by Patrick Bryant for Gem Auto Body. Their main concern is that it appeared to be altered or fraudulent. In reviewing the document that Patrick had submitted, it was clear that it had been altered. The type face for the named insured and policy number were different from the rest of the type face on the document. The policy number was crooked and the document appeared to have been copied multiple times. As part of my internal investigation, I contacted Wheatland Insurance Center who was shown as the agent in the altered document. I spoke to the insurance agent whose signature was at the bottom of the document, Kathy Casper, and emailed her a copy of the document. Kathy told me that the document was altered. She stated that the account number on the altered documents was assigned to another account, Neils Body Shop and that she had not insured Gem Auto Body nor had Liberty Northwest who is listed as the insurance carrier on the altered document. I then contacted the President of Wheatland Insurance Center, Kay Hunkapillar, who also confirmed this document was altered.

I then began looking into other quotes that had recently been submitted by Patrick Bryant and found two similar declarations pages that he had submitted one for Neils Body Shop and the other for Ainsworth Collision Center. The one for Ainsworth appeared to be altered as the type face was different for the name and policy period. The policy number was crooked and the premiums matched identically to those of the Neils Body Shop. I then contacted Kay Hunkapillar at Wheatland Insurance Center and discussed these two documents. She told me the one for Neils was correct and that Neils was a customer of theirs and had insurance with Liberty Mutual. When you place all three declarations pages side by side, you can clearly see the original (Neils) and the altered Gem and Ainsworth.

After my internal investigation, I notified my immediate supervisor, Director of Sales, Bill Ferro and Human Resources, Sue Pitt, and recommended termination. Sue and I attempted to contact Patrick Bryant to confront him with what we had found and ask for an explanation. After several phone and email attempts, Patrick Bryant filed a Family Medical Leave Act request. We acknowledged this and completed the appropriate paperwork. Sue made several more phone calls to Patrick, at his home, cell, personal, cell and spouses' cell in an attempt to discuss the altered documents. Patrick finally contacted Sue and when she informed him that she was going to conference call me in he told her that he did not want me on the phone. She then told him that she wanted to talk about the altered documents and he told her that he was not prepared to talk about them. She told him that they had to and he again told her he was not going to talk about them. She then informed him that he was terminated effective immediately at which time Patrick hung up on her.

As to why he would have altered the documents, my best guess is to meet the minimum expectations to avoid a salary reduction or to capitalize on a bonus.

As to the question of whether or not this has ever happened before, we had another incident back on November 16th, 2010 in which Patrick Bryant had submitted a questionable rental agreement that appeared to have been forged. I conducted an internal investigation and determined that the document was in fact forged and was not provided from the dealer as implied. I recommended termination however; during the conference call with Me, Sue Pitt and Patrick, he was able to raise enough questions about whether or not it was a sample and what his intent was that Human Resources felt there was not sufficient evidence to terminate him. I did issue a formal memo that was placed in his permanent employee file (see attached)



Sentry Insurance

of pages including cover:

2A

To: Bobby Frye

Location:

FAX #: 360-586-2022

From: Sue Pitt

Location: Sentry Home Office

Function: HR

Tele #: 715-346-6922

FAX #: 715-346-6770

Date: 12-14-11

Action needed

CONFIDENTIAL & PRIVILEGED

The information contained in this facsimile is privileged and confidential information intended for the sole use of the addressee.

Bobby -
I believe the Region manager
is on vacation through
the end of this week
Dustin Henderson.

EXHIBIT 4 PAGE 1

Pitt Sue

From: Pitt Sue
Sent: Wednesday, December 14, 2011 11:53 AM
To: 'BobbyF@oic.wa.gov'
Subject: FW: Patrick Bryant, Washington State OIC Case#1055464

Sorry for the delay in responding, I am covering another co-worker's desk and it has been busy. See responses below in blue.

Faxed information to follow shortly.

Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com



From: Frye, Bobby (OIC) [mailto:BobbyF@oic.wa.gov]
Sent: Wednesday, December 07, 2011 1:34 PM
To: Pitt Sue
Subject: Patrick Bryant, Washington State OIC Case#1055464

Hello Sue,

Thanks for calling me back so quickly. Per our conversation this morning, I have the following questions and requests:

- ①
- ②
- ③
- ④
- ⑤

1. Was Patrick Bryant interviewed in reference to the forgeries? I contacted him to discuss the concern and he hung up on me. (I will send you e-mail correspondence with his apologies for being short with me via FAX)
2. You mentioned a conversation with the unemployment hearing officer about Mr. Bryant. Could you elaborate on that conversation and if available could you provided the name and contact information for that person? I will send you a copy of my e-mail correspondence via fax.
3. Please provide your most recent contact information for Mr. Bryant. I will send you his contract information via FAX
4. Please provide all documentary evidence related to the investigation on Mr. Bryant. To include inter office emails. I will send you via fax.
5. There are two Washington businesses listed on the documents provided by your office. Gem Auto Body and Ainsworth Collision Center. Were either of these entities ever insured by your

Region Mgr. will respond
EXHIBIT # PAGE 2

Company or are these random companies that he chose? I will need to ask the direct manager to respond to this question as I am not sure.

#5

- 6. In a letter sent to our office from Debra Kulas, dated November 14, 2011, the second paragraph states, "This policy did not involve a Washington consumer." I'm not sure what that means. That was one of the reasons I called her. I am not sure what that means and will ask Deb Kulas.
- 7. We spoke about the motivation for Mr. Bryant to alter these documents. Could you explain in writing that motivation? I will ask the direct manager to respond to this question as he is the Subject Matter Expert. *
- 8. What agency did Mr. Bryant work out of and where is that agency located? *
- 9. Please provide contact information for Mr. Bryant's manager and if that is not the manager that caught the forgeries please provide the name and contact information for the person that discovered the forgeries? Dustin Henderson - Region Manager - contact information is dustin.henderson@sentry.com or 541/547-3898 *

If you have any questions please feel free to call or email me.

Thank you for your assistance in this matter.

Sincerely,

Bobby

* Region Mgr. should respond to #7, 8 & 9

Bobby Frye

Senior Investigator

Legal Affairs

Washington State Office of the Insurance Commissioner

(360) 725-7259 | bobbyf@oic.wa.gov | www.insurance.wa.gov

PO Box 40255 Olympia, WA 98504-0255/fax (360) 586-2022

• wainsurance.blogspot.com • [Twitter: @WAinsuranceblog](https://twitter.com/WAinsuranceblog) • [Facebook.com/WSOIC](https://facebook.com/WSOIC)

Protecting insurance consumers

(Insurance Consumer Hotline 1.800.562.6900)

(1)

Pitt Sue

From: Pitt Sue
Sent: Thursday, October 13, 2011 4:58 PM
To: 'Patrick Bryant'
Subject: RE: conversation

Patrick, the "Support Center" will send you boxes via UPS to ship back your equipment, they will also include a check list and prepaid labels. It takes a while before they are shipped, therefore you may not receive them until next week. (FYI). The Human Resources Processor will mail separation paperwork to your home outlining all of your Sentry benefits.

To answer your question below regarding how long your benefits will last - The end of the month - 10/31/11. You will be eligible for COBRA (Continuation of Benefit's) Your paperwork will include information regarding COBRA.

I will ask the Fleet dept. to reach out to you via the e-mail below to coordinate pick up of company car.

See information below taken from the employee handbook regarding "Time Away from Territory"

Sales producers are eligible for the plan six months after date of hire. Sales producers schedule Time Away From Territory with their supervisor. There is no carryover of unused Time Away From Territory from one year to the next. Unused Time Away From Territory is not paid out at termination of employment.

Please let me know if you have any other questions.

Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com



this is in reference to him "Hanging" up on me

From: Patrick Bryant [mailto:pgbryant@rocketmail.com]
Sent: Thursday, October 13, 2011 2:00 PM
To: Pitt Sue
Subject: conversation

Sue,
My apologies for being short with you today. It is unlike me. Please send the boxes and labels needed to send back my Sentry laptop, printer etc and I will return them promptly. What is the status of any unused sick/vacation pay. I still have 3 vacation days left and have not used my sick days at all except for Tuesday. I would also like to know for how long my current benefits last.

Regards,

Patrick Bryant

EXHIBIT 4 PAGE 4

Pitt Sue



Handwritten mark resembling a double slash or a stylized 'H'.

Handwritten number '2' inside a circle.

From: Scott Brandon [Scott.Brandon@labor.idaho.gov]
Sent: Wednesday, November 09, 2011 1:07 PM
To: Pitt Sue
Subject: RE: Patrick Bryant

Sue, Surprisingly, he admitted doing it without argument. To say the least, he will be denied. You should get the official determination in a few days. (weather permitting)

Scott Brandon | Workforce Consultant
Canyon County Local Office
Idaho Department of Labor
4514 Thomas Jefferson Street | Caldwell, ID 83605-5100
208-364-7781 ext. 3170

Fax: 208-454-7720
Scott.Brandon@labor.idaho.gov

IDAHO
labor.idaho.gov

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Handwritten note: unemployment contact

The information contained in this e-mail from the Idaho Department of Labor may be privileged, confidential or otherwise protected from disclosure. People who share such information with unauthorized individuals may face penalties under state and federal law. If you receive this e-mail in error, please reply to the sender that the e-mail has been received in error and delete this message.

From: Pitt Sue [mailto:Sue.Pitt@sentry.com]
Sent: Wednesday, November 09, 2011 8:13 AM
To: Scott Brandon
Subject: FW: Patrick Bryant
Importance: High

Scott, the e-mail kicked back because I typed the address incorrectly. Please confirm you have received.
Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com



From: Pitt Sue
Sent: Wednesday, November 09, 2011 9:08 AM
To: Henderson Dustin

EXHIBIT 4 PAGE 5

Pitt Sue

From: Henderson Dustin
Sent: Wednesday, November 09, 2011 9:43 AM
To: Pitt Sue
Cc: 'scott.brandon@labor.idaho.gov'
Subject: RE: Patrick Bryant
Sue,

The Authorized Representative, Kathy Casper is the licensed insurance agent for Wheatland Insurance Center, whom is the insurance brokerage appointed by Liberty Northwest to solicit and sell insurance on their behalf. As the Authorized Representative, Kathy Casper can market, sell and bind insurance coverage for Liberty Northwest via this contractual arraignment.

In speaking with Kathy Casper, she is the Authorized Representative for Liberty Northwest for Neil's Body only. Neither her, Wheatland Insurance Center or Liberty Northwest insure Ainsworth Collision Center or Gem's Body shop. Mr. Bryant's actions have falsely represented Kathy Casper, Wheatland Insurance Center and Liberty Northwest as providing insurance coverage for these two body shops.

Hope this helps.

Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance - Dealer Operations
(541) 547-3898 Office
(541) 264-1457 Mobile
(503) 914-0434 Fax

From: Pitt Sue
Sent: Wednesday, November 09, 2011 7:08 AM
To: Henderson Dustin
Cc: 'scott.brandon@labor.idaho.gov'
Subject: Patrick Bryant
Importance: High

Dustin, I also left you a voice message.

Scott Brandon from the Idaho Unemployment office had a few questions regarding Patrick Bryant's termination.

On the bottom of the declaration pages, Kathy Casper signed off as the Authorized Representative.

If I remember correctly she was the authorized rep. for Neil's Body Shop; however she would not have been the authorized rep. for Ainsworth Collision Center or Gem's Auto Body?

Is this correct? Would you please explain who the Authorized Representative is? It is o.k. to include Scott Brandon in your response as well.

Thanks, Sue

EXHIBIT 4 PAGE 6

12/14/2011

(2)

Cc: 'scott.brandon@labor.idaho.gov'
Subject: Patrick Bryant
Importance: High

Dustin, I also left you a voice message.

Scott Brandon from the Idaho Unemployment office had a few questions regarding Patrick Bryant's termination.

On the bottom of the declaration pages, Kathy Casper signed off as the Authorized Representative.

If I remember correctly she was the authorized rep. for Nell's Body Shop; however she would not have been the authorized rep. for Ainsworth Collision Center or Gem's Auto Body?

Is this correct? Would you please explain who the Authorized Representative is? It is o.k. to include Scott Brandon in your response as well.

Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-348-6922
sue.pitt@sentry.com



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EXHIBIT 4 PAGE 7

Personal Data

#3

New Window | Help |

Biographical Details | Contact Information | Regional

Patrick Bryant

Person ID: 074838

| Current Addresses | | | | Customize Find View All | First <input type="checkbox"/> 1-4 of 4 <input type="checkbox"/> Last |
|-------------------|------------|--------|---|-----------------------------|---|
| Address Type | As Of Date | Status | Address | | |
| Home | 08/11/2009 | A | 12740 N. 12th Ave Boise, ID 83714 Ada | | View Address Detail |
| Mailing | 06/04/2010 | A | 12740 N. 12th Ave Boise, ID 83714 ada | | View Address Detail |
| Cust. Contact | 06/04/2010 | A | 12740 N. 12th Ave Boise, ID 83714 Ada | | View Address Detail |
| Shipping | 06/04/2010 | A | 12740 N. 12th Ave Boise, ID 83714 Ada | | View Address Detail |

| Phone Information | | | | Customize Find | First <input type="checkbox"/> 1-4 of 4 <input type="checkbox"/> Last |
|---------------------|--------------|-----------|-------------------------------------|------------------|---|
| Phone Type | Telephone | Extension | Preferred | | |
| Business | 208/936-5368 | | <input checked="" type="checkbox"/> | | |
| Cellular (Personal) | 208/921-4700 | | <input type="checkbox"/> | | |
| FAX | 208/229-0324 | | <input type="checkbox"/> | | |
| Cellular (Business) | 208/936-5368 | | <input type="checkbox"/> | | |

| Email Addresses | | | Customize Find | First <input type="checkbox"/> 1-2 of 2 <input type="checkbox"/> Last |
|-----------------|---------------------------|-------------------------------------|------------------|---|
| Email Type | Email Address | Preferred | | |
| Business | PATRICK.BRYANT@SENTRY.COM | <input checked="" type="checkbox"/> | | |
| Home | pgbryant@hotmail.com | <input type="checkbox"/> | | |

Save | Return to Search | Notify | Previous tab | Next tab | Refresh | Add | Update/Display

Biographical Details | Contact Information | Regional

pgbryant@rocketmail-com

EXHIBIT 4 PAGE 8

#A

Contact #
541-547-3898

Pitt Sue

From: Pitt Sue
Sent: Wednesday, December 14, 2011 11:56 AM
To: Henderson Dustin
Cc: BobbyF@oic.wa.gov

Dustin.Henderson@sentry.com

Subject: FW: Patrick Bryant, Washington State OIC Case#1055464

Dustin, Bobby Frye is investigating Patrick Bryant's termination, would you please respond to the questions below.

I am responding to a series of other questions (which I've deleted from the e-mail below)

Thanks, Sue

I would suggest you FAX the information to Bobby. Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com

Dustin Henderson
is the
"Region Manager"



From: Frye, Bobby (OIC) [mailto:BobbyF@oic.wa.gov]
Sent: Wednesday, December 07, 2011 1:34 PM
To: Pitt Sue
Subject: Patrick Bryant, Washington State OIC Case#1055464

Hello Sue,

Thanks for calling me back so quickly. Per our conversation this morning, I have the following questions and requests:

1. Please provide all documentary evidence related to the investigation on Mr. Bryant. To include inter office emails.
2. There are two Washington businesses listed on the documents provided by your office. Gem Auto Body and Ainsworth Collision Center. Were either of these entities ever insured by your Company or are these random companies that he chose?
3. We spoke about the motivation for Mr. Bryant to alter these documents. Could you explain in writing that motivation?
4. What agency did Mr. Bryant work out of and where is that agency located?

Region Mgr. should respond
EXHIBIT PAGE 9

HS

Deb Kulas is
from our LICENSING
dept.

Pitt Sue

From: Pitt Sue
Sent: Wednesday, December 14, 2011 11:58 AM
To: Kulas Debbie
Cc: BobbyF@oic.wa.gov
Subject: FW: Patrick Bryant, Washington State OIC Case#1055464

Debbie, would you please respond to the question below as I am not sure how to respond.

I am responding to his other questions. (Which I've deleted from the e-mail below as you only need to respond to one question)

Thanks Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com



From: Frye, Bobby (OIC) [mailto:BobbyF@oic.wa.gov]
Sent: Wednesday, December 07, 2011 1:34 PM
To: Pitt Sue
Subject: Patrick Bryant, Washington State OIC Case#1055464

Hello Sue,

Thanks for calling me back so quickly. Per our conversation this morning, I have the following questions and requests:

1. In a letter sent to our office from Debra Kulas, dated November 14, 2011, the second paragraph states, "This policy did not involve a Washington consumer." I'm not sure what that means. That was one of the reasons I called her.

If you have any questions please feel free to call or email me.

Thank you for your assistance in this matter.

Sincerely,

Bobby

Bobby Frye

EXHIBIT 4 PAGE 10

Bill; Sue
From: Henderson Dustin
Sent: Thursday, October 06, 2011 12:34 PM
To: Ferro Bill; Pitt Sue
Subject: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting

Importance: High

Attachments: Altered Declarations Page for Gem Auto Body.pdf

Bill and Sue,

Patrick Bryant submitted the attached declaration page for Gem Auto Body to underwriting for a 12-1 new business quote. The underwriter, Clark Malmer questioned the different type face for the name and policy period. I contacted the insurance brokerage listed on the declaration page, Wheatland Insurance Center and spoke to the agent of record Kathy Casper and the President of Wheatland Insurance Center, Kay Hunkapillar who both confirmed that this document had been altered. According to them, the policy number was not a real policy number, they do not currently insure Gem Auto Body and Liberty Mutual does not insure Gem Auto Body as indicated on the declaration page.

Based on this, I am recommending termination.

Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance - Dealer Operations
(541) 547-3898 Office
(541) 264-1457 Mobile
(503) 914-0434 Fax



Altered
Declarations Page for

EXHIBIT 4 PAGE 11

Pitt Sue
From: Henderson Dustin
Sent: Friday, October 07, 2011 12:39 PM
To: Pitt Sue
Subject: RE: Schedule for call to Patrick Bryant today

Attachments: Dec page for Ainsworth Collision Center.pdf; Altered Declarations Page for Gem Auto Body.pdf

I have some additional info for you.

See attached. This was the original that he altered.



Dec page for
Ainsworth Collisi...



Altered
Declarations Page for

From: Pitt Sue
Sent: Friday, October 07, 2011 10:37 AM
To: Henderson Dustin
Subject: RE: Schedule for call to Patrick Bryant today

Dustin, I have a day of meetings, my morning was packed full. I am just now heading to lunch (12:30) and will call you when I get back to my desk. I also have a 2:00 and a 3:00 meeting this afternoon.

Thanks, Sue

Sue A. Pitt
Sr. HR Advisor
Sentry Insurance

1800 North Point Drive
Stevens Point, WI 54481
715-346-6922
sue.pitt@sentry.com

From: Henderson Dustin
Sent: Friday, October 07, 2011 9:59 AM
To: Pitt Sue
Subject: Schedule for call to Patrick Bryant today

Hi Sue,
What is your schedule today for making a call to Patrick Bryant?
Dustin

EXHIBIT 4 PAGE 15

Pitt Sue
From: Henderson Dustin
Sent: Friday, October 07, 2011 1:02 PM
To: Pitt Sue; Ferro Bill
Subject: FW: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting

Importance: High

Attachments: Dec page for Ainsworth Collision Center.pdf; Altered Declarations Page for Gem Auto Body.pdf

Bill and Sue,

I was able to find the original document that was altered and submitted by Patrick Bryant. Vickie Garden / Underwriter, challenging Patrick on another declaration page he submitted for Ainsworth Collision Center on 9-21 (see below attached emails from Vickie to myself and Patrick) as to it not having the named insured or effective date on it. On 10-3 Patrick uploaded this declaration page to BPDMS. If you look at them side by side, they are identical however, it appears the premiums were deleted and the name and policy number was altered.

Dustin



Dec page for
Ainsworth Callisi...

Never seen that one. The explanation should be interesting.

Sent from my BlackBerry
Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance
Office (541) 547-3898

From: Garden Vickie
Sent: Thursday, September 22, 2011 03:20 PM
To: Bryant Patrick; Henderson Dustin
Subject: FW: 2537853 AINSWORTH COLLISION CENTER

Patrick - Need a copy of the dec page with the named insured and effective date shown or this quote will be closed.

Dustin - Any idea why the copy of the dec page would print without the named insured or effective date?

Vickie Garden
Underwriter Specialist
Dealer Operations
Sentry Insurance

EXHIBIT

4 PAGE 16

From: Garden Vickie
Sent: Wednesday, September 21, 2011 5:06 PM
To: Bryant Patrick
Subject: RE: 2537853 AINSWORTH COLLISION CENTER

Patrick,

The Named Insured and Policy Period is not printing on the dec page since they appear to have been typed in. Please verify and advise.

Vickie Garden
Underwriter Specialist
Dealer Operations
Sentry Insurance

From: Bryant Patrick
Sent: Sunday, September 18, 2011 9:49 PM
To: Garden Vickie
Subject: RE: 2537853 AINSWORTH COLLISION CENTER

The missing dec page is now loaded.

Have a great week!

Patrick Bryant
Account Manager
Sentry Insurance
(208)936-5368 Mobile
(208)229-0324 Fax

From: Garden Vickie
Sent: Thursday, September 15, 2011 2:54 PM
To: Bryant Patrick
Subject: 2537853 AINSWORTH COLLISION CENTER

From: Henderson Dustin
Sent: Thursday, October 06, 2011 10:34 AM
To: Ferro Bill; Pitt Sue
Subject: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting
Importance: High

Bill and Sue,

Patrick Bryant submitted the attached declaration page for Gem Auto Body to underwriting for a 12-1 new business quote. The underwriter, Clark Malmer, questioned the different type face for the name and policy period. I contacted the

EXHIBIT 4 PAGE 17

insurance brokerage listed on the declaration page, Wheatland Insurance Center and spoke to the agent of record Kathy Casper and the President of Wheatland Insurance Center, Kay Hunkapillar who both confirmed that this document had been altered. According to them, the policy number was not a real policy number, they do not currently insure Gem Auto Body and Liberty Mutual does not insure Gem Auto Body as indicated on the declaration page.

Based on this, I am recommending termination.

Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance - Dealer Operations
(541) 547-3898 Office
(541) 264-1457 Mobile
(503) 914-0434 Fax



Altered
Declarations Page for

EXHIBIT

4

PAGE

18

From: Henderson Dustin
Sent: Friday, October 07, 2011 6:36 PM
To: Pitt Sue; Ferro Bill
Subject: Original document FW: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting

Importance: High

Attachments: Original Dec Page for Neils Body Shop.pdf; Dec page for Ainsworth Collision Center.pdf; Altered Declarations Page for Gem Auto Body.pdf

Bill and Sue,

I was incorrect on the original declaration page, I thought it was for Ainsworth Collision. The original declaration page is for a quote he submitted for Neils Body Shop, which is an 11-3 x-date. After submitting this one, he altered it to submit a quote for Ainsworth Collision Center. The policy number and premiums for both Neils and Ainsworth are identical. Next he altered the Ainsworth dec page to submit a third quote for Gem Auto Body. This one he used a different policy number, effective date and deleted the premiums. The Neils Body Shop is the only one that is real and is an insured of Wheatland Insurance Center and of Liberty Northwest.

Dustin



Original Dec Page
for Neils Bo...

From: Henderson Dustin
Sent: Friday, October 07, 2011 11:02 AM
To: Pitt Sue; Ferro Bill
Subject: FW: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting

Importance: High

Bill and Sue,

I was able to find the original document that was altered and submitted by Patrick Bryant. Vickie Garden / Underwriter, challenging Patrick on another declaration page he submitted for Ainsworth Collision Center on 9-21 (see below attached emails from Vickie to myself and Patrick) as to it not having the named insured or effective date on it. On 10-3 Patrick uploaded this declaration page to BPDMS. If you look at them side by side, they are identical however, it appears the premiums were deleted and the name and policy number was altered.

Dustin

EXHIBIT 4 PAGE 20



Dec page for
Ainsworth Collisi...

Never seen that one. The explanation should be interesting.

Sent from my BlackBerry
Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance
Office (541) 547-3898

From: Garden Vickie
Sent: Thursday, September 22, 2011 03:20 PM
To: Bryant Patrick; Henderson Dustin
Subject: FW: 2537853 AINSWORTH COLLISION CENTER

Patrick - Need a copy of the dec page with the named insured and effective date shown or this quote will be closed.

Dustin - Any idea why the copy of the dec page would print without the named insured or effective date?

Vickie Garden
Underwriter Specialist
Dealer Operations
Sentry Insurance

From: Garden Vickie
Sent: Wednesday, September 21, 2011 5:06 PM
To: Bryant Patrick
Subject: RE: 2537853 AINSWORTH COLLISION CENTER

Patrick,

The Named Insured and Policy Period is not printing on the dec page since they appear to have been typed in. Please verify and advise.

Vickie Garden
Underwriter Specialist
Dealer Operations
Sentry Insurance

From: Bryant Patrick
Sent: Sunday, September 18, 2011 9:49 PM
To: Garden Vickie
Subject: RE: 2537853 AINSWORTH COLLISION CENTER

The missing dec page is now loaded.

EXHIBIT 4 PAGE 21

Have a great week!

Patrick Bryant
Account Manager
Sentry Insurance
(208)936-5368 Mobile
(208)229-0324 Fax

From: Garden Vickie
Sent: Thursday, September 15, 2011 2:54 PM
To: Bryant Patrick
Subject: 2537853 AINSWORTH COLLISION CENTER

From: Henderson Dustin
Sent: Thursday, October 06, 2011 10:34 AM
To: Ferro Bill; Pitt Sue
Subject: Recommendation for termination of Patrick Bryant for submission of an altered document to underwriting
Importance: High

Bill and Sue,

Patrick Bryant submitted the attached declaration page for Gem Auto Body to underwriting for a 12-1 new business quote. The underwriter, Clark Malmer questioned the different type face for the name and policy period. I contacted the insurance brokerage listed on the declaration page, Wheatland Insurance Center and spoke to the agent of record Kathy Casper and the President of Wheatland Insurance Center, Kay Hunkapillar who both confirmed that this document had been altered. According to them, the policy number was not a real policy number, they do not currently insure Gem Auto Body and Liberty Mutual does not insure Gem Auto Body as indicated on the declaration page.

Based on this, I am recommending termination.

Dustin Henderson, CIC
Northwest Region Manager
Sentry Insurance - Dealer Operations
(541) 547-3898 Office
(541) 264-1457 Mobile
(503) 914-0434 Fax



Altered
clarations Page for

EXHIBIT

4 PAGE 22

Frye, Bobby (OIC)

From: Patrick Bryant [pgbryant@rocketmail.com]
Sent: Thursday, January 05, 2012 12:08 PM
To: Frye, Bobby (OIC)
Subject: Re: OIC Case #1055464

Good morning Bobby,
In response to your letter here is my response.

In response to point 1, I did submit the forged documents in question. I have never denied that. In response to point 2, the reason why. This is not an easy question to answer but I will do my best to try. First of all the documents submitted were Sentry internal documents only. They would have never been shared with the two customers in question. In fact, I was not planning to even present the customers in question with their proposals. It was merely for activities sake to keep Sentry management off of my back as I was under a serious amount of stress during this time. Sentry has certain activity requirements that their account managers have to maintain or have a portion of their base salaries reduced. I was 2 quotes behind in my submissions and again made a huge mistake that cost me my career with Sentry. To that end, I made a serious error in judgement trying to cut corners as I was in a sales class in Wisconsin for 2 weeks during the time when the documents were originally submitted and due to the fact I would not be able meet with the customers in a timely manner. I made a poor decision in submitting the documents. I have never before nor will never again try to cut corners and submit dec pages or any other documents that did not come from the insured.

As I mentioned before, I intend to cancel my license in Washington or at the very least let the license expire as I will not be doing business in Washington as I have accepted a position with a company selling auto and home insurance here in Idaho and am no longer selling commercial insurance and therefore have no need to keep the license in Washington.

I hope that this mistake will not cost me my license in Idaho or Washington for that matter and I hope to remain in continued good standing with the Insurance industry as this is my sole means of providing for my family. My lesson is learned as it has cost me financially as well as my reputation with my former employer. This not something I take lightly.

Thank you for your consideration,

Patrick Bryant

From: "Frye, Bobby (OIC)" <BobbyF@oic.wa.gov>
To: pgbryant@rocketmail.com
Sent: Tuesday, January 3, 2012 1:42 PM
Subject: OIC Case #1055464

Patrick,

Here is a copy of the original letter I sent to you.

Bobby Frye
Senior Investigator
Legal Affairs
Washington State Office of the Insurance Commissioner

EXHIBIT 5 **PAGE** 1

(360) 725-7259 | bobbyf@oic.wa.gov | www.insurance.wa.gov

PO Box 40255 Olympia, WA 98504-0255/fax (360)586-2022

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Protecting insurance consumers

(Insurance Consumer Hotline 1.800.562.6900)

EXHIBIT 5 PAGE 2

In Re the Matter of:

Patrick Bryant

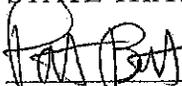
OIC Case #: 1055464

DECLARATION OF PATRICK
BRYANT

I, Patrick Bryant, do voluntarily provide this declaration, and state under penalty of perjury under the laws of the State of Washington, that the following facts are personally known to me, and, if called upon to do so, I could and would testify competently to them.

1. I am a Licensed Insurance Producer in the State of Washington.
2. I did submit the two altered/forged declarations in the name of Ainsworth Collision Center and Gem Auto Body. I have never denied that. These declarations are documents required by Sentry Insurance Company to prove the insured has current insurance at the time the quote was submitted. The quote will not be accepted without the declaration.
3. I was not planning to present the customers in question with their proposals. It was merely for activities sake to keep Sentry management off of my back as I was under a serious amount of stress during this time. Sentry has certain activity requirements that their account managers have to maintain or have a portion of their base salaries reduced. I was two quotes behind in my submissions and again made a huge mistake that cost me my career with Sentry.
4. I made a poor decision in submitting the documents. I have never before nor will ever again try to cut corners and submit declarations or any other documents that did not come from the insured.
5. I hope that this mistake will not cost me my license in Idaho or Washington and I hope to remain in continued good standing with the Insurance industry as this is my sole means of providing for my family. My lesson is learned as it has cost me financially as well as my reputation with my former employer. This not something I take lightly.

I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF WASHINGTON STATE THAT THE FOREGOING IS TRUE AND CORRECT.



Signature of Declarant

Dated this 31 day of JANUARY, 2012.

PATRICK BRYANT

Printed Name of Declarant



OFFICE OF
INSURANCE COMMISSIONER

In The Matter of

PATRICK BRYANT,

Licensee.

NO. 12-0086

CONSENT ORDER
LEVYING A FINE

COMES NOW the Insurance Commissioner of the State of Washington, pursuant to the authority provided in RCW 48.01.020 and RCW 48.17.560, and having reviewed the official records and files of the Office of the Insurance Commissioner, makes the following Findings of Fact and Conclusions of Law:

FINDINGS OF FACT:

1. Patrick Bryant ("Bryant" or "the Licensee") is a licensed nonresident insurance producer who lives and works in Boise, Idaho.

2. In 2011, Bryant submitted two documents ("CPD"s) to the insurer by which he was appointed indicating that two commercial companies were currently insured. He did this in order to get quotes for those businesses because the insurer required a commercial account to have current insurance before quoting a rate. The documents were both altered versions of a real Liberty Northwest CPD written for an Oregon company, created by whitening out the name and address of the real commercial insured and replacing it with, respectively, the names and addresses of the two Washington commercial companies for which he was requesting quotes. The policy number for the real CPD was the same as the altered one for one of the Washington companies, but due to photocopying, it's not clear if the policy number on the other Washington company CPD was also unchanged from the Oregon company's CPD.

CONCLUSIONS OF LAW:

1. RCW 48.17.530(1)(h) states that the commissioner may place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license, or may levy a civil penalty in accordance with RCW 48.17.560 or any combination of actions, for any one or more of the following causes:

(h) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere.

EXHIBIT 6 PAGE 1

2. RCW 48.17.560 permits the Commissioner to fine a producer up to \$1,000 per violation of the insurance code, in addition to or in lieu of revocation or suspension of its license.

CONSENT TO ORDER:

Patrick Bryant, acknowledging his duty to comply fully with the applicable laws of the State of Washington, consents to the following in consideration of his desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle the matter in consideration of the Licensee's payment of a fine in the amount of \$1,000.00 (One Thousand Dollars) pursuant to RCW 48.17.560.

1. Patrick Bryant consents to the entry of the foregoing Findings of Fact and Conclusions of Law and this Order and waives any and all hearing rights and further administrative or judicial challenge to the OIC's actions related to the subject matter of the Order.

2. By agreement of the parties, the Insurance Commissioner will impose a fine of \$1,000.00 (One Thousand Dollars). The fine shall be fully paid no more than 30 days from entry of this Order.

3. Bryant's failure to timely pay this fine shall constitute grounds for revocation of his license, and shall result in the recovery of the fine through a civil action brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

EXECUTED this ____ day of _____, 2012.

PATRICK BRYANT

By: _____

Printed Name: _____

NOW, THEREFORE, pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner hereby orders as follows:

ORDER OF THE INSURANCE COMMISSIONER:

1. Pursuant to RCW 48.17.560, the Insurance Commissioner hereby imposes a fine of \$1,000.00 (One Thousand Dollars) upon Patrick Bryant.

EXHIBIT 6 **PAGE** 2

2. The fine must be paid, in full, within thirty days of the date of entry of this Order. Failure to pay the fine and to comply with the stated Conditions shall constitute grounds for revocation of Patrick Bryant's license and a civil action brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

EXECUTED this ____ day of _____, 2012.

MIKE KREIDLER
Insurance Commissioner

By: _____
Marcia G. Stickler
Staff Attorney
Legal Affairs Division

EXHIBIT 6 **PAGE** 3

Stickler, Marcia (OIC)

From: Stickler, Marcia (OIC)
Sent: Thursday, May 10, 2012 9:29 AM
To: Cairns, Kelly (OIC)
Subject: FW: Consent Order 12-0086

Here is a hearing request from Patrick Bryant. I will bring you a copy of the proposed Consent Order for your file.
Thanks, Kelly.

From: Patrick Bryant [<mailto:pgbryant@rocketmail.com>]
Sent: Friday, May 04, 2012 12:31 PM
To: Stickler, Marcia (OIC)
Subject: Consent Order 12-0086

Marcia,

As per our last conversation 4 weeks ago, I am writing a response as you requested. I do wish to proceed with a hearing to discuss this matter further as I am not in a position to pay any type of fine at this time. With me losing my job at Sentry over this incident, I have fallen into further financial disarray. I also have a Sentry employee that is willing to testify as a character witness on my behalf. Please contact me at 208-921-4700 early next week to discuss this further .

Best regards,

Patrick Bryant

EXHIBIT 7 PAGE 1