

STATE OF OHIO
DEPARTMENT OF INSURANCE
50 WEST TOWN STREET
3RD FLOOR, SUITE 300
COLUMBUS, OHIO 43215

In the Matter of: :
ROBERT SKOK :
NPN: 17775421 : JUDITH L. FRENCH
TO BE LICENSED AS A : Superintendent/Director
RESIDENT INSURANCE AGENT :
: :
:

CONSENT ORDER

The Ohio Department of Insurance (“Department”), by and through its Superintendent, is charged with the responsibility of administering and enforcing Title 39 of the Ohio Revised Code (“R.C.”) and the associated rules and regulations.

Robert Skok (“Skok”) is licensed as a resident insurance agent in the State of Ohio. The Department, on behalf of the Superintendent, investigated Skok’s activities after it received a complaint related to the same. As a result of its investigation, the Department found that on January 11, 2023, Skok submitted a life insurance application to American Income Life (“AIL”) without the knowledge or consent of the applicant identified in that life insurance application in violation of Ohio’s insurance law.

Now, in lieu of further administrative and to fully resolve this matter, the Superintendent and Skok agree to the following:

1. Skok admits that the above allegations are true and accurate and that he violated R.C. 3905.14(B)(9) by submitting a life insurance application to an insurer without the proposed insured’s consent.
2. Skok has been advised that, under R.C. Chapter 119, he has the right to a hearing before the Superintendent may impose any sanctions or penalties. Skok has been further advised that, at a hearing, he would be entitled to appear in person; to be represented by an attorney or other representative who is permitted to practice before the Department; to present his position, arguments, or contentions in writing; and to present evidence and examine witnesses appearing for and against him.
3. Skok consents to the Superintendent’s and Department’s jurisdiction to determine the issues set forth in this Consent Order. Skok expressly waives any prerequisites to jurisdiction that may exist.

4. Skok agrees to pay a civil penalty in the amount of \$400.00. Payment is due within 90 calendar days, beginning when the Department's Fiscal Division issues Skok an invoice for that civil penalty.
5. Skok also agrees to pay administrative costs in the amount of \$100.00. Payment is due within 90 calendar days, beginning when the Department's Fiscal Division issues Skok an invoice for those administrative costs.
6. The Department will issue Skok an invoice upon full execution of this Consent Order by all parties.
7. Skok stipulates that he will be in violation of R.C. 3905.14(B)(2) if he fails to comply with the terms stated in this Consent Order, including payment of the civil penalty and administrative costs described in paragraphs 4 and 5, respectively. Skok further understands and agrees that his resident insurance agent license may be revoked without further administrative action if he fails to comply with the terms stated in this Consent Order.
8. Skok waives all causes of action, claims or rights, known and unknown, which he may have against the Department, and any employees, agents, consultants, contractors, or officials of the Department, in their individual and official capacities, resulting from or related to any acts or omissions on the part of those persons or firms.
9. Skok accepts and understands that his execution of this Consent Order may subject him to collateral consequences in other jurisdictions where he holds professional licensure, including penalties and revocation. Skok waives any known or unknown cause of action related to this.
10. Skok has read and understands this Consent Order. Skok understands that he has a right to be represented by counsel of his choice and to have his counsel review this Consent Order if he so chooses. Skok expressly waives his right to counsel if he executes this Consent Order without counsel.
11. Skok agrees to pay all costs associated with the collection of any unpaid civil penalty or administrative costs and the prosecution of any violation of this Consent Order.

12. Skok waives his right to receive the fully executed Consent Order and invoice by certified mail. Skok agrees to be served a copy of the fully executed Consent Order and invoice electronically at robskok23@gmail.com or by regular U.S. mail.
13. Skok waives any further appeal rights he may have pursuant to R.C. 119.12.
14. This Consent Order will be entered in the Journal of the Ohio Department of Insurance. All parties understand and acknowledge that this Consent Order is a public record pursuant to R.C. 149.43.
15. This Consent Order is final and effective immediately upon full execution by all parties listed below.

DATED: 2024-08-09 16:54:35 UTC

BY: E-SIGNED by Robert Skok
on 2024-08-09 16:54:35 GMT
ROBERT SKOK, individually
NPN: 17775421

DATED: 2024-08-09 17:58:27 UTC

BY: E-SIGNED by Judith French
on 2024-08-09 17:58:27 GMT
JUDITH L. FRENCH
Superintendent/Director