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Robison details 'god-awful' prison life in new book *MARC BASHAM*

RIGBY - At face value Adrian Rand Robison had it all - business success, a sterling reputation and a loving family. How then did he find himself imprisoned alongside drug kingpins, armed robbers and child pornographers in a federal prison that once housed Charles Manson?

In a word, pride.

In his book "From Pride to Prison," Robison details his journey from the rise of his business empire and wealth, straight to his downfall. The Rigby man pulls no punches in describing his troubling experience with the hopes that it might help someone else along the way.

He describes his time in California's Terminal Island federal prison as "hell on earth."

"It's a horrible, god-awful, Godforsaken, bad place," Robison said. "And I wouldn't do it again in my worst nightmare. But I learned some valuable lessons I might not have otherwise learned, and that's what I'd like to share with everyone."

In 2010, Robison, who spent four decades in the insurance industry, was board chairman of The Legacy Network, which he founded. At its peak the Rexburg-based life insurance brokerage had more than 60,000 clients and at least 300 offices nationwide. It sold multimillion-dollar life insurance policies to some of eastern Idaho's wealthiest residents, according to previous Post Register reports.

The day that changed everything

On Oct. 19, 2010, a group of enforcement agents from the FBI, IRS and the Idaho Department of Insurance busted through Robison's front door in SWAT gear and began a full search of his house.

"I couldn't process in my mind what in the world was happening," Robison wrote in his book.

The raid was the result of a monthslong investigation that started in mid-2009 in the wake of Daren Palmer's Ponzi scheme, which reportedly defrauded dozens of eastern Idaho residents of more than \$68 million.

Palmer, a former Idaho Falls money manager, was convicted of perpetrating the largest Idaho-based financial fraud in state history. He is serving a federal prison sentence at Taft Correctional Institution in California with a scheduled release date of Sept. 7, 2018.

In the summer of 2009, several former Legacy employees, competing insurance agents and at least one client reported alleged fraud by Legacy, kicking off an investigation by the Department of Insurance that eventually was joined by the FBI and IRS.

A Department of Insurance investigator testified that a former Legacy manager contacted him with evidence the company was illegally selling insurance policies and forging or misrepresenting the documents. Interviews led investigators to believe Legacy agents were involved in a "churning" conspiracy. Churning is a scheme in which insurance companies sell large numbers of short-term policies in order to negotiate higher commissions from insurance providers. Churned commissions are then given to clients as financial rebates as incentive to continue purchasing insurance.

Court documents show investigators were unable to find sufficient evidence to prove a churning scheme or other large-scale fraud. After an exhaustive search of some 60,000 policies, it was discovered Robison had illegally distributed insurance rebates to several clients without recording the details of the transaction.

Insurance rebating is a misdemeanor in Idaho, but falsifying insurance applications is a felony.

The rebating was an issue Robison believes, to this day, could have been resolved by a simple document on each accusation.

"All I needed was a letter saying 'you've seen this, you know that.' All I need is a letter expressing that you condone this," he said. "If they don't condone it, and I can't get the letter, don't do it."

Because he didn't have that documentation Robison faced a maximum 20-year sentence in a federal prison. Ultimately, he pleaded guilty and was sentenced in October 2013 to four months in federal prison, with 18 months of supervised release to follow, and a \$20,000 fine plus restitution payment of nearly \$1.4 million.

Throughout the book, Robison notes key moments where pride and ego might have gotten in his way, leading to his downfall.

"I think I've always wanted to have more, be more, and make more money," he said. "Just more, more, more."

Lessons from life on the inside

The four months in prison nearly drove Robison to the breaking point.

Focusing on writing the book helped him put the entire situation in perspective, he said.

"The story is, in prison it is easy to see where you're at," he said. "You're surrounded by four layers of barbed wire and machine guns. And you're in it every day."

Throughout the book, Robison details life in prison, dealing with people that someone in his former position in society might not ever imagine encountering.

"A friend of mine there was a big drug lord," he said. "He said once, 'am I rehabilitated? No. But I'm rehabilitated to the fact that I am never going back to prison.' If he could go back to his old life, he said he would do it in a heartbeat, but he also said he'd never cross that line. He would never go back to that filthy, rotten, dirty place."

Rehabilitation is something Robison speaks forcefully about. After living through the twists and turns of the federal prison system, he believes rehabilitation efforts could be improved to help the lives of those incarcerated, and those trailing down that path.

"I'm rehabilitated in the fact that I would never cross the line under any circumstance. Period," Robison said.

Robison also focuses on the effects his experience had on those on the periphery. He encourages those walking the thin line between legal or illegal to think about others who might be affected by their actions.

"Why on earth, if you really had your senses about you, why would you ever expose a family to that kind of arrogance?" he said. "Did they have the presence of mind when they were doing that to say 'what kind of effect could this have upon my marriage?' Then they wouldn't cross the line."

Ultimately the message in Robison's book is to encourage people to think before crossing the line.

"If my story can help one person, just one person, so they don't have the same problem, they can say 'listen, that could happen to me. I need to be careful. To not think too much to the point that I think the rules don't apply to me. That I can cut a corner here and step over the line there with no consequences, it will be more than worth it,'" he said.

Information from a Jan. 22, 2014, Post Register profile of Robison was used to supplement this article.

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