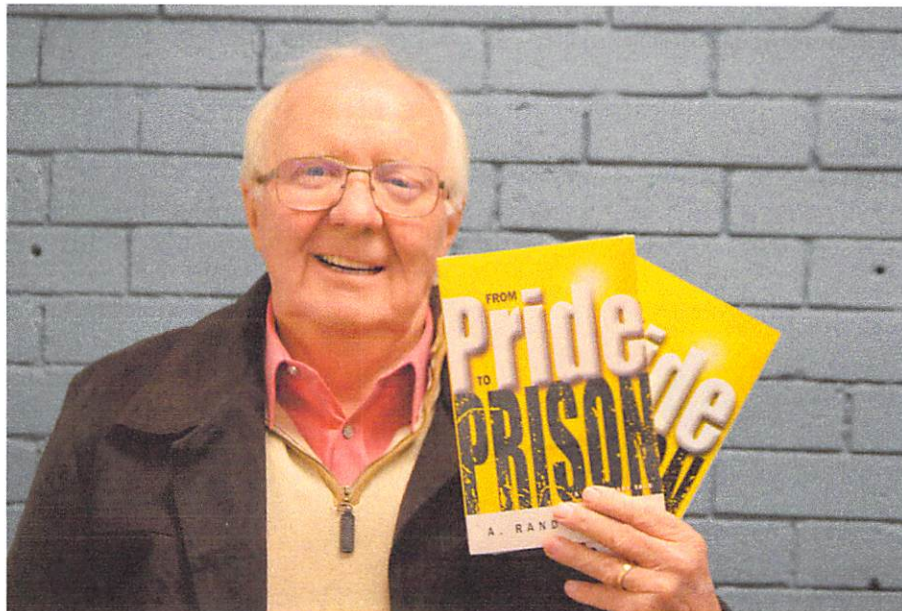


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## 'From Pride to Prison': Local businessman writes book on prison experience

By Lisa Dayley Smith [lsmith@uvsj.com](mailto:lsmith@uvsj.com) 16 hrs ago



Rexburg businessman A. Rand Robison recently wrote a book about his four months at Terminal Island. He hopes that the book will help others not make the same mistakes he did.

Lisa Dayley Smith/Standard Journal

"From Pride to Prison" — that's the name of a new book written by Rexburg businessman A. Rand Robison.

The book details how pride sent him to California's Terminal Island Prison, where he spent four months for insurance fraud.

"I learned that prosperity can also be your adversity," he said.

In writing his book, Robison hopes to inspire others so they will not end up making the same mistakes that he did.

In 2013 the federal government convicted Robison of insurance fraud; he admitted to illegally rebating more than \$400,000 in insurance rebates to customers.

"I walked into the courtroom to be sentenced thinking they'll never send a 68-year-old to prison," he said.

Shortly afterward Robison found himself incarcerated at Terminal Island for four months. He was suddenly being kept in a cell, eating distasteful food and experiencing "medieval" medical care.

Robison told his story during a recent Rexburg Chamber of Commerce meeting.

In Idaho it is against the law for an insurance company to rebate money.

"The insurance companies helped support the statute mostly to keep control," he said.

While it's against the law, Robison says rebating routinely happens. After Robison lost a lucrative contract with a customer who received an insurance rebate from a competitor, Robison started to believe he needed to do the same thing to stay in business.

"The reason you can afford to rebate is because the total payout from the sale of the policy exceeds the premium," he said.

He used an example of someone purchasing a \$10 million life insurance policy where the premium is \$200,000 annually. Such a policy pays the insurance agent \$280,000. To get more business, the insurance agent will rebate \$200,000 back to his client and keep the remaining \$80,000.

"The justification for the insurance agent who does the rebating was that all he gave back was his own money," Robison wrote in his book. "No one else was out a dime."

The client who Robison lost later bought a policy from Robison, who agreed that he would rebate the money back.

"It was wrong," he said. "I knew it was wrong, and I did it anyway."

Robison believed that his brokerage firm had grown large enough that it would never come under law enforcement's radar.

"I had grown arrogant enough to think that even if I did get caught, 'What were they going to do to me?'" he wrote. "I was too established, too connected, too important. I was somebody."

This went on for a while until a disgruntled employee complained to the Idaho Department of Insurance about Robison. According to Robison, the man was upset about an agreement where he believed that Robison's company would continue to pay the premiums on a life insurance policy until it could be sold to him on what's called "the secondary market."

In such scenarios, an insurance agent purchases a new life insurance policy for an older person, pays the premium and then sells the policy in hopes of earning extra money, Robison wrote.

When Robison told the employee he had been mistaken, the man went to the Idaho Department of Insurance. From there the department of insurance contacted the FBI and the IRS, which later raided Robison's home and business — "at gunpoint."

"It was horrible," he recalled. "I thought it was an out-of-body experience. I thought, 'It can't be me.'"

For the next three years the law investigated Robison. His story soon wound up in the media, and on Dec. 24, 2013, the Standard Journal reported on the incident. Greg Little detailed the charges leveled against Robison.

"Adrian (Rand) Robison was sentenced after pleading guilty to mail fraud," Little wrote in his story.

As a result, the Idaho Department of Insurance revoked Robison's insurance producer license, he said.

"The agreement with Adrian Rand Robison states that his Idaho license was issued on May 11, 1976," Little wrote. "It states that he and the State of Idaho agreed, 'It is appropriate that the director revoke Idaho Resident Insurance Producer License No. 3030, currently maintained by him, effective as of the date of this order.'"

The article went on to say that Robison "Voluntarily and with full knowledge" agreed to the terms of the agreement. It further stated that upon the execution of the order, "All pending matters pursuant to the administrative complaint filed in this matter are fully resolved."

The newspaper reports made the Robison family feel like they were already behind bars, Robison said.

"My wife told me, 'Rand, we're already in prison. When I go to the store, I feel guilty,'" he said.

"There's not a day that goes by where you can't sleep or eat. You talk to people, and they talk back, but you can't relate to the sound."

While the IRS and FBI couldn't find any evidence of Robison being involved in a Ponzi scheme or money laundering scheme, misusing funds or being involved in securities violations, they did find the rebates.

The FBI issued a press release online detailing the situation, stating that Robison admitted to rebating "high face-value life insurance policies" back to customers. It added that Robison's company misrepresented in various documents that he wouldn't rebate payments.

"They rebated approximately \$923,497 to their clients and kept approximately \$448,137," it said. "Robison agreed to pay restitution of \$1,371,634."

Robison readily admits that he was guilty.

"I wasn't innocent," he said. "I crossed the line when I rebated those commissions — some were to large policyholders. I knew it was against the state statutes. It was a misdemeanor. (I thought) 'They're going to slap my hand and be done.'"

Robison said that before going to prison, he realized that many people are locked up in pride, where they can't apologize and refuse to ask for forgiveness. It's also about hiding behind a good reputation and fearing losing that good reputation.

"They'll say, 'I don't want to read about me in the paper that I've got an alcohol problem,'" he said. "You can't bring yourself to the fact 'That could happen to me. People won't see me as an upstanding member of the community.' You lock yourself up, one way or another. You can't get out and can't let anybody know."

When Robison self-reported for prison in January 2014, he said, he found himself one of the few white people incarcerated. He noticed that inmates segregated themselves by race.

He said indifference among officials flowed through prison walls and he watched as a prison medic did little for an inmate who slowly died from a heart attack. Only after the man passed away did prison officials call an ambulance, Robison said.

For some spiritual guidance, Robison met with inmates who were also members of The Church of Jesus Christ of Latter-day Saints. Most had been very active in their churches, serving as stake presidents, bishops and seminary teachers before being incarcerated for white collar crimes.

"I thought the LDS people I'd meet would put their arms around me," he said. "Instead I almost felt they were embarrassed that they were there, and I was one of them. I remember thinking, 'Why the hell should we be embarrassed around each other?'"

While they were embarrassed, it was nice to be with those who believed as Robison did. He noted that some were "on the edge" of admitting guilt.

"Some had accepted they had done something wrong, and they were moving on," he said. "Others didn't believe for five minutes they had done anything wrong. The others who accepted they had crossed the line and done something wrong could move on with their lives and get better. Those who believed they had done nothing wrong believed someday they would be exonerated."

Robison said that white-collar crimes such as his often fall into the legal gray area.

"Any person in business knows that perfect compliance with any law is as unlikely as driving a car across town without breaking a single law — to stop for a full three seconds at a stop sign or to go a few miles an hour over the posted speed limit," he said.

Often business owners may not know they've broken any laws, Robison said.

"You violate laws you didn't even know existed, and that's why the prosecutors have such a huge advantage," he said. "They get out the magnifying glass and scrutinize your business doings."

Robison noted that most of his fellow inmates came from poor backgrounds and unstable homes, he said.

"The majority, in my view, are essentially good people who got caught up doing a bad thing — maybe they were feeding an addiction, maybe they robbed from the rich to give to themselves, maybe they simply lost their temper — and now they're paying for it," Robison wrote in his book.

Conversations in prison proved frank and direct. There is little or no privacy, and overcrowding was a problem. Robison said the facility was built to house 1,000 inmates, but around 2,500 are usually housed there. Most prisoners live for the here and now and keep their emotions in check, he said.

While it was a challenging experience, Robison said he gained new insights during those four months served in prison.

"I wrote a book to share with other people what I learned," he said. "I lived a hell on earth for four years as I was investigated."

Since being released from prison, Robison has spoken out about the need for prison reform. He says that prisons need to be educating inmates so that when they get out, they can quickly adapt. While in prison, he offered to teach prisoners, but officials quickly declined.

Robison also urged residents to visit those who are incarcerated.

"Who cares about a prisoner?" he asked. "When was the last time someone got into their car and took a box of doughnuts to the prisoners at the county jail? Do they say 'Can I visit with you today?' Never."

While in prison, Robison found himself becoming incredibly humbled and grateful to God.

"To stand naked in front of the Lord is damn tough," he said. "It's easy to say, but to get there, to be naked as a jaybird for all that you've ever done and anything you've ever wanted to do, is right out there in front. You just have to say, 'This is it,' and then you just say, 'This is it. This is me.' I don't think I would have gotten there without prison."

Robison also encouraged those who may be aware that someone is breaking the law or marriage vows to put a stop to it immediately. He used the example of a wife who knows her husband is corresponding with an old girlfriend via Facebook, but who doesn't complain because she doesn't believe her husband is capable of cheating on her.

"If you suspect that bad behavior is going on, you need to stop it," he said. "You need to say, 'This behavior is not allowed in my home, and it's going to stop now.'"

The person who allows the bad behavior is worse than the perpetrator of that bad behavior, Robison said.

"In the back of your mind, you say, 'This could never happen to me. I'm such and such. What will people say? They'll be talking about me,'" he said. "The person who allowed the bad behavior has to live with the bad behavior because you've allowed it. The real tragedy is when we know it and don't do something about it right now."

Robison is currently working on a new book called, "Returning Home From Your Own Funeral." It details what it was like for him following his release from prison.

"The aftermath is much worse than you thought," he said. "You just learn life moves on without you."

Robison urged any business owner to closely monitor their business activities.

"If there's anything going on in your business that is the least bit questionable in any way, stop it and stop it now," he said. "Whether you get caught or not, it will make you look over your shoulder. That's part of your pride."

Robison says he's still trying to understand why he went through what he did, but he noted an LDS apostle who once explained why things happen.

"There was an LDS General Authority who talked with those who had horrible experiences," he said. "He said to them, 'When you find out why this happened to you, you will not have had it any other way.'"

Robison says that he's working on understanding why he had to experience prison. In the meantime, he hopes that his book will help others to avoid such experiences.

"If my story can help one person — just one person — so they don't have the same problem," he wrote, "if they can say, 'Listen, that could happen to me, I need to be careful to not think too much of myself to the point that I believe 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."

Robison's book may be purchased at the Rexburg Chamber of Commerce or on Amazon.com.

**Lisa Smith**