

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 04-435-L
Docket No. 2004-1092**

Germaine M. Hoppens,

Respondent.

_____ /

For the Petitioner:

For the Respondent:

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**Germaine M. Hoppens
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**Issued and entered
this 24th day of February 2005
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated January 4, 2005. She recommended that the Commissioner revoke Respondent's license to transact insurance business in Michigan. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

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ORDER

Therefore, it is ORDERED that Respondent's insurance agent license is revoked.