

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

**Before the Commissioner of Financial and Insurance Services**

In the matter of:

Office of Financial and Insurance Services,

Enforcement Case No. 06-4199

Petitioner,

v

CUMIS Insurance Society, Inc.,

Respondent

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**Issued and entered  
June 12, 2006  
by Linda A. Watters,  
Commissioner**

**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

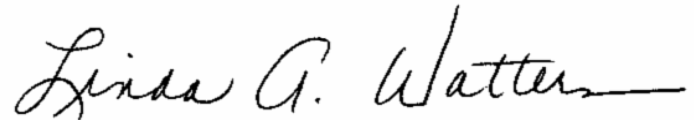
1. Contrary to Section 438(3) of the Insurance Code, MCL 500.438(3), Respondent failed to respond within 30 days to a March 7, 2005 inquiry of the Commissioner. The subject line of the cover letter was entitled "Inquiry Regarding Credit Scoring."
2. Respondent has violated Section 438(3) of the Michigan Insurance Code, MCL 500.438(3), by failing to promptly reply to the Commissioner's inquiry.

**B. Order**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 438 of the Insurance Code, MCL 500.438.
2. Respondent shall immediately complete and forward to the Commissioner the enclosed credit scoring enforcement survey to inform the Office of Financial and Insurance Services of its credit scoring activities in the homeowners and personal auto insurance markets.

3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a market conduct fee in the amount of \$1,000. The fine shall be paid within thirty (30) days of the date of entry of this order.

A handwritten signature in black ink that reads "Linda A. Watters" with a long horizontal flourish extending to the right.

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Linda A. Watters  
Commissioner