

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

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

**In the matter of:**

**Enforcement Case No. 06-4607**

**Raymond A. Levendoski  
License No. 0025979**

**Respondent**  
\_\_\_\_\_ /

*Issued and entered  
On 8 September, 2006  
by Frances K. Wallace  
Chief Deputy Commissioner*

**CONSENT ORDER AND STIPULATION**

**A. Findings of Fact and Conclusions Of Law**

1. At all pertinent times, Respondent was a licensed insurance producer, authorized to sell life, accident and health insurance in the State of Michigan since January 5, 1990.
2. As an authorized producer, Respondent knew or had reason to know that Sections 1232 and 1236 of the Michigan Insurance Code requires licensure as a counselor and issuance of a signed agreement between the counselor and the client before assessing fees.
3. On January 8, 2004, Respondent counseled insurance client, XXXXXXXXX, relative to his investments and insurance policies and charged XXXXXXXXX a fee of \$100 for his counseling service.
4. On August 13, 2004, Respondent counseled insurance client, XXXXXXXXX, relative to his investments and insurance policies and charged XXXXXXXXX a fee of \$100 for his counseling service.

5. On August 15, 2004, Respondent counseled insurance client, XXXXXXXXX, relative to his investments and insurance policies and charged XXXXXXXXX a fee of \$150 for his counseling service.
6. At no time was Respondent was licensed as an insurance counselor nor did he have a written contract with XXXXXXXXX to assess a fee.
7. By the above conduct, Respondent violated Sections 1232 and 1236 of the Michigan Insurance Code.

### **B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is **ORDERED** that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Sections 1232 and 1236 of the Michigan Insurance Code.
2. Respondent shall make restitution in the amount of \$350.00 to XXXXXXXXX.

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Frances K. Wallace  
Chief Deputy Commissioner