

**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:

Nations Hazard Insurance Company

Enforcement Case No. 04-2552

Michael F. Napadow

Hartford Casualty Insurance Company

Respondents

Issued and entered
on the 24th day of July, 2004
by Linda A. Watters
Commissioner

FINAL ORDER

1. On June 15, 2004, the Commissioner issued an Order to Cease and Desist pursuant to Section 251 of the Michigan Insurance Code, (Code), MCL 500.251. Said Order to Cease and Desist advised Respondents that they may contest the Order by requesting a hearing not later than 30 days after the Order is delivered or mailed to the Respondents.

2. On June 18, 2004, the Order to Cease and Desist was mailed to Respondents via certified mail (No. 7000 0520 0021 5828 1810) to the last known address, Nations Hazard Insurance Company, Attn. Michael F. Napadow, 129 Canterfield Parkway West, West Dundee, Illinois, 60118. On June 25, 2004, the United States Postal Service forwarded the Order to: NH

Company & Nations Hazard, PMB 273, 180 S. Western Ave., Carpentersville, IL, 60110-1738. The Order was return on July 6, 2004, with the certified mail envelope stamped “REFUSED.”

3. Respondents have failed to request a hearing on the Order to Cease and Desist as provided in Section 251 of the Code, therefore, the Order to Cease and Desist is **FINAL**.

By: _____
Linda A. Watters, Commissioner
Office of Financial and Insurance Services