

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

MARGE BRANTLEY
System ID No. 0033185

KATZ DIVERSIFIED INSURANCE AGENCY, LTD
System ID No. 0022366

Respondents.

RECEIVED

APR 24 2013
ENFORCEMENT CASE NO. 13-11691

OFIR/OGC

Tran Info: 951936 18590152-1 04/11/13
Chk#: 17040 Amt: \$250.00
ID: KATZ DIVERSIFIED INSURANCE

RECEIVED
APR 11 2013
DEPT. OF LEG

Issued and entered
on April 26, 2013
By Annette E. Flood
Chief Deputy Director

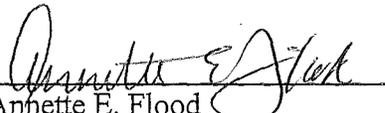
ORDER ACCEPTING STIPULATION

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

1. Pursuant to Executive Order 2013-1, all authority, powers, duties, functions, and responsibilities of the Commissioner of the Office of Financial and Insurance Regulation (OFIR) (Commissioner) have been transferred to the Director of the Department of Insurance and Financial Services (DIFS) (Director).
2. The Chief Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 et seq., and the Michigan Insurance Code of 1956 (Code), MCL 500.100 et seq.
3. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
4. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
5. All applicable provisions of the APA have been met.
6. Respondents provided justification for the Director to levy a civil fine under 1239(1)(d) and (h) of the Code, MCL 500.1239(1)(d) and (h), by charging customers a fee in addition to the premium for commercial automobile insurance policies.

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case,
IT IS ORDERED THAT:

7. Respondents shall cease and desist from operating in a manner that violates the Code.
8. Respondents shall pay to the State of Michigan, through DIFS, a civil fine of \$250.00 within 30 days of the invoice date as indicated on the DIFS invoice.
9. The Chief Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.


Annette E. Flood
Chief Deputy Director

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

MARGE BRANTLEY
System ID No. 0033185

ENFORCEMENT CASE NO. 13-11691

KATZ DIVERSIFIED INSURANCE AGENCY, LTD
System ID No. 0022366

Respondents.

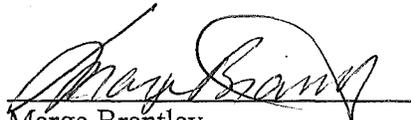
_____ /

STIPULATION TO ENTRY OF ORDER

Marge Brantley and Katz Diversified Insurance Agency, LTD, (Respondents) stipulate to the following:

1. On or about February 15, 2013, the Department of Insurance and Financial Services (DIFS) served Respondents with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondents violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondents provided justification for the Director to levy a civil fine under Section 1239(1)(d) and (h) of the Code, MCL 500.1239(1)(d) and (h).
3. Respondents exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
4. Respondents and DIFS conferred for the purposes of resolving this matter.
5. At all pertinent times, Respondents were licensed with DIFS as insurance producers pursuant to the Code.
6. All parties have complied with the procedural requirements of the APA and the Code.
7. Respondents agree to cease and desist from operating in a manner that violates the Code.
8. Respondents agree to pay to the State of Michigan, through DIFS, administrative and

9. civil fines in the amount of \$250.00. Respondents further agree to pay the fine within 30 days of the invoice date as indicated on the DIFS invoice.
10. Respondents understand and agree that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
11. The Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Chief Deputy Director accepts the Stipulation to Entry of Order, Respondents waive the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation and Requiring Compliance and Payment of Fines. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondents waive any objection to the Director holding a formal administrative hearing and making his decision after such hearing.
12. Respondents have had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.
13. It is further stipulated that failure to comply with the Order of the Director accepting this settlement by failing to pay the administrative and civil fines as set forth above shall result in the commencement of an action to suspend (or to continue the suspension of) all licenses held under the Code held by Respondents.
14. It is further stipulated that the amount of fines and/or fees has been negotiated in return for the avoidance of further proceedings and certain promises and conditions, one of which is the timely payment of said fines and/or fees. Should Respondents fail to pay the fines and/or fees in accordance with the terms of this Stipulation and the Director's Order, the parties agree that an action will commence to determine if the Respondents have, in fact, failed to pay, and, if so, Respondents agree that the fines and/or fees will immediately increase to the maximum amount allowed under the Code and shall be immediately due in full.


Marge Brantley
System ID No. 0033185

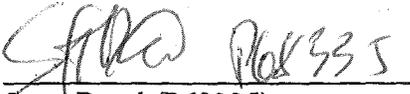
4-8-2013
Date


Katz Diversified Insurance Agency, LTD
By: Marge Brantley
System ID No. 0022366

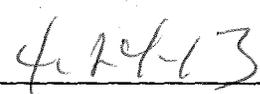
4-8-13
Date

DIFS Staff approve this stipulation and recommend that the Chief Deputy Director issue the

above Consent Order.



Scott Basel (P68335)
DIFS Staff Attorney



Date