

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Ellen Marie Serr
System ID No. 0631522

Enforcement Case No. 14-11942

Respondent.

_____ /

Issued and entered
on July 18, 2014
By **Teri E. Morante**
Chief Deputy Director

ORDER ACCEPTING STIPULATION

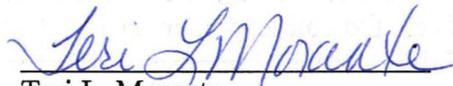
Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

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 (Commissioner) have been transferred to the Director of the Department of Insurance and Financial Services (DIFS).
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. At all relevant times, Respondent was a licensed non-resident insurance producer license with qualifications in life and accident and health.
7. On May 16, 2014, the state of South Dakota revoked Respondent's resident insurance producer license for signing multiple insurance applications that Respondent did not sell, solicit, or negotiate.

8. Respondent admits to knowingly accepting insurance business from an unlicensed individual.
9. Respondent has given justification for sanctions pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h) by using fraudulent or dishonest practices or demonstrating untrustworthiness in the conduct of business by knowingly accepting insurance business from an unlicensed individual.
10. Respondent has given justification for sanctions pursuant to Section 1239(1)(l) of the Code, MCL 500.1239(1)(l) by knowingly accepting insurance business from an unlicensed individual.

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

11. Respondent's non-resident insurance producer license and authority are hereby **REVOKED.**
12. 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.


Teri L. Morante
Chief Deputy Director

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STIPULATION TO ENTRY OF ORDER

Ellen Marie Serr (Respondent) stipulates to the following:

1. On or about April 16, 2014, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent engaged in dishonest practices or demonstrated untrustworthiness in the conduction of business which provides justification for sanction pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h) and 1239(1)(l) of the Code, MCL 500.1239(1)(l).
3. Respondent exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
4. Respondent failed to show compliance with the Code.
5. At all pertinent times, Respondent was licensed with DIFS as a non-resident insurance producer pursuant to the Code.
6. Respondent admits to the allegations contained in the NOSC that she knowingly accepted insurance business from an unlicensed individual.
7. Respondent has given justification for sanctions pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h) by using fraudulent or dishonest practices or demonstrating untrustworthiness in the conduct of business by knowingly accepting insurance business from an unlicensed individual.
8. Respondent has given justification for sanctions pursuant to Section 1239(1)(l) of the Code, MCL 500.1239(1)(l) by knowingly accepting insurance business from an unlicensed individual.

9. All parties have complied with the procedural requirements of the APA and the Code.
10. Respondent agrees that she will cease and desist from transacting the business of insurance in the state of Michigan.
11. Respondent's non-resident insurance producer license shall be revoked.
12. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
13. 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, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondent waives any objection to the Director holding a formal administrative hearing and making her decision after such hearing.
14. Respondent has 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.



Ellen Marie Serr
System ID No. 0631522

7/8/14

Date

DIFS Staff approve this stipulation and recommend that the Chief Deputy Director issue the above Consent Order.



William R. Peattie (P48004)
DIFS Staff Attorney

7/16/14

Date