

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

**Before the Director of the Department of Insurance and Financial Services**

In the Matter of:

Irene Bess

Enforcement Case No. 13-11912

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

**Issued and entered**  
on March 20, 2014  
by Teri L. Morante  
Chief Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On January 9, 2014, the Senior Deputy Director issued an Order to Cease and Desist (Order) pursuant to Section 251 of the Michigan Insurance Code (Code), MCL 500.251, against Respondent Irene Bess, attached and made a part of this Order.
2. The Order contained allegations that Respondent violated MCL 500.1201a(1), MCL 500.1208a(1), and MCL 500.4503 of the Code.
3. On January 10, 2014, the Order was mailed to Respondent via first class and certified mail to her address of record.
4. The Order advised the Respondent of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to the Respondent.
5. Respondent failed to timely request a hearing, therefore the Order is **FINAL**.

By: Teri L. Morante  
Teri L. Morante  
Chief Deputy Director  
Department of Insurance and Financial Services