

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

John Jarman
System ID No. 0621328

Enforcement Case No. 13-11829

Respondent.

_____ /

Issued and entered
on November 19, 2014
By **Teri L. 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. 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 submitting incomplete applications and issuing binders without collecting insurance premium.

7. Respondent has given justification for sanctions pursuant to Section 1239(1)(b) of the Code, MCL 500.1239(1)(b) by violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner.

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

8. Respondent shall immediately cease and desist from operating in such a manner as to provide justification for sanctions under Section 1239(1)(b) and (h) of the Code, MCL 500.1239(1)(b) and (h).
9. Respondent's insurance producer license and authority are hereby **REVOKED**.
10. 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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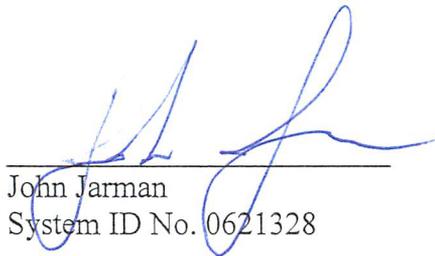
STIPULATION TO ENTRY OF ORDER

John Jarman (Respondent) stipulates to the following:

1. On or about October 14, 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 conduct of business and violated a June 11, 2014, Order Accepting Stipulation and Stipulation to Entry of Order (Order) which provides justification for sanction pursuant to Section 1239(1)(b) and (h) of the Code, MCL 500.1239(1)(b) and (h).
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 resident insurance producer pursuant to the Code.
6. All parties have complied with the procedural requirements of the APA and the Code.
7. Respondent admits to the allegations contained in the NOSC.
8. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
9. 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.

10. 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.



John Jarman
System ID No. 0621328

10/30/2014

Date

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



William R. Peattie (P48004)
DIFS Staff Attorney

11/7/14

Date