

**STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

In the matter of:

**Office of Financial and Insurance Regulation**

**Enforcement Case No. 12-11650**

**Agency No. 13-003-L**

Petitioner,

v

**Jeffrey Todd Kurina**

System ID No. 507184

Respondent.

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Issued and entered  
on March 17, 2013  
by **Randall S. Gregg**  
Deputy Commissioner

**FINAL DECISION AND ORDER**

**I. Background**

Jeffrey Todd Kurina (Sys. ID No. 507184) (hereinafter Respondent) is a licensed resident insurance producer. The Office of Financial and Insurance Regulation (OFIR) received information that Respondent attempted to borrow money from his insurance clients. After investigation and verification of this information, on December 11, 2012, OFIR issued Respondent a Notice of Opportunity to Show Compliance alleging that Respondent had provided justification for revocation of licensure and other sanctions pursuant to Sections 1239(1) and 1244(1)(a-c) of the Michigan Insurance Code (Code), MCL 500.1239(1) and 500.1244(1)(a-c). Respondent failed to reply to the Notice.

On January 13, 2013, OFIR issued an Administrative Complaint and Order for Hearing which was served on Respondent. The Order for Hearing required Respondent to take one of the following actions within 21 days: (1) agree to a resolution of the case, (2) file a response to the allegations with a statement that Respondent planned to attend the hearing, or (3) request an adjournment. Respondent failed to take any of these actions.

On February 19, 2013, OFIR Staff filed a Motion for Final Decision. Respondent did not file a reply to the motion. Given Respondent's failure to respond, Petitioner's motion is granted.

The Administrative Complaint, being unchallenged, is accepted as true. Based upon the Administrative Complaint, the Commissioner makes the following Findings of Fact and Conclusions of Law.

## II. Findings of Fact and Conclusions of Law

1. At all relevant times, Respondent was a licensed resident insurance producer with qualifications in life, accident, health, and variable annuities and was authorized to transact the business of insurance in the state of Michigan.
2. In April 2012, Respondent visited D.S. to solicit an insurance sale. During a subsequent visit, he attempted to obtain a \$10,000 personal loan. Respondent stated he would repay DS \$11,000 from earned commissions.
3. Respondent also visited Mr. and Mrs. J.H. in April 2012 to solicit an insurance sale. During a subsequent visit, he attempted to obtain an \$11,000 personal loan. He stated he would repay the J.H.'s \$12,000 from earned commissions.
4. Neither D.S. nor the J.H's. loaned money to Respondent.
5. On September 21, October 8, and October 18, 2012, OFIR staff contacted the Respondent by certified and regular mail to determine the validity of the allegations that he was attempting to borrow money from insurance clients. Respondent failed to respond.
6. On December 11, 2012, a Notice of Opportunity to Show Compliance was mailed by first class mail to Respondent at the following address of record: Jeffrey Kurina, . Respondent did not respond.
7. On January 14, 2013, true copies of an Administrative Complaint, Order for Hearing and Notice of Hearing were mailed by first class mail to Respondent at the following address of record: Jeffrey Kurina, . No response was received.
8. OFIR staff searched other databases for an alternate address and found the following: Michigan Secretary of State database: address | ; Facebook: no address found; and ZABA: no address found.
9. In paragraph 3 of the Order for Hearing, the Respondent was ordered to do one of the following within 21 days of the date of the Order: 1) agree to a resolution with the opposing party, 2) file a response to the allegations in the Administrative Complaint, or 3) file a request for an adjournment. Paragraph 5 states that failure to make the required filing shall constitute the default of Respondent in this contested case.
10. Respondent failed to take any of the actions required by paragraph 3 of the Order.

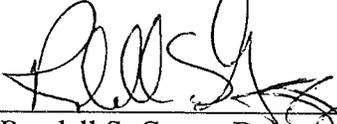
11. OFIR staff has made reasonable efforts to serve Respondent and has complied with MCL 500.1238.
12. Respondent has received notice and has been given an opportunity to respond and appear and has not responded nor appeared.
13. Respondent is in default and the Petitioner is entitled to have all allegations accepted as true.
14. As a licensed producer, the Respondent knew or should have known that the Code provides the Commissioner with the authority to ascertain a producer's business condition by examining accounts, records, documents and transactions. MCL 500.249.
15. By failing to respond to a direct request for examination of such accounts, records documents and transactions, Respondent violated the Code.
16. As a licensed producer, the Respondent knew or should have known that the Code provides the Commissioner with the authority to revoke or suspend an insurance producer's license for using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere. MCL 500.1239(1)(h).
17. By attempting to borrow money from insurance clients, Respondent demonstrated untrustworthiness and financial irresponsibility in the conduct of business.

### III. Order

Based upon the Findings of Fact and Conclusions of Law cited above, it is ORDERED that:

1. Respondent CEASE AND DESIST from further violations of the Code.
2. Respondent CEASE AND DESIST from engaging in the business of insurance.
3. Respondent's insurance producer license (System ID No. 507184) is **REVOKED**.

R. Kevin Clinton, Commissioner  
For the Commissioner:

  
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Randall S. Gregg, Deputy Commissioner