

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

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

In the matter of:

**Department of Insurance and Financial Services**

**Enforcement Case No. 14-12052  
Agency No. 14-031-L**

Petitioner,

**v**

**Lawrence Michael Blusewicz**  
System ID No. 0572422

Respondent.

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**Issued and entered  
on December 10, 2014  
by Randall S. Gregg  
Deputy Director**

**FINAL DECISION**

**I. Background**

Lawrence Michael Blusewicz (hereinafter Respondent) is a licensed nonresident insurance producer. The Department of Insurance and Financial Services (DIFS) received information that Respondent's Ohio insurance producer license was revoked for failing to disclose a criminal conviction during Ohio's licensing process. After investigation and verification of the information, on July 25, 2014, and September 3, 2014, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent had provided justification for revocation of licensure and other sanctions pursuant to the Michigan Insurance Code (Code). Respondent failed to reply to the NOSC.

On October 3, 2014, DIFS issued an Administrative Complaint and Order for Hearing which was served upon 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 November 3, 2014, DIFS 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 Director makes the following Findings of Fact and Conclusions of Law.

## II. Findings of Fact and Conclusions of Law

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 (Director).
2. On or about January 12, 2014, the Department of Insurance and Financial Services (DIFS) received adverse information regarding Respondent's licensing status in Ohio.
3. More specifically, in August 2013 Respondent's nonresident insurance producer license was revoked by default for failing to disclose a criminal conviction during Ohio's licensing process.
4. Subsequently, DIFS Staff attempted to contact Respondent regarding the Ohio administrative action and to determine whether Respondent was in compliance with the Code.
5. DIFS Staff requested that Respondent:
  - a. provide court documents regarding his criminal case;
  - b. update his address; and
  - c. make a report to DIFS regarding the administrative proceedings that led to the revocation of his nonresident producer's license in Ohio.
6. Respondent failed to complete any of the undertakings requested by DIFS Staff, and required by the Code.
7. As a licensee, Respondent knew or had reason to know that Section 249(a) of the Code, MCL 500.249(a), provides that for the purposes of ascertaining compliance with the provisions of the insurance laws of the state or of ascertaining the business condition and practices of an insurer or proposed insurer, the Director, as often as she deems advisable, may initiate proceedings to examine the accounts, records, documents and transactions pertaining to any insurance agent, surplus line agent, general agent, adjuster, public adjuster or counselor.
8. Respondent violated Section 249(a) of the Code, MCL 500.249(a), by failing to respond to DIFS and provide court records regarding his conviction.
9. As a licensee, Respondent knew or had reason to know that Section 1238(1), MCL 500.1238(1), provides that an agent shall notify the Director of any change in his or her mailing or electronic mail address within 30 days after the change.

10. Respondent violated Section 1238(1) of the Code, MCL 500.1238(1), by failing to notify the Director of a change in his mailing address within 30 days after the change.
11. As a licensee, Respondent knew or had reason to know that Section 1247(1) of the Code, MCL 500.1247(1), provides that an insurance producer shall report to the Director any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this state within 30 days after the final disposition of the matter. This report shall include a copy of the order, consent to order, or other relevant legal documents.
12. Respondent violated Section 1247(1) of the Code, MCL 500.1247(1), by failing to file a report with the Director pertaining to the administrative action the state of Ohio took against Respondent that led to the revocation of his nonresident producer license in Ohio.
13. As a licensee, Respondent knew or had reason to know that Sections 1239(1)(b) and 1244 of the Code, MCL 500.1239(1)(b) and MCL 500.1244, provide that the Director may place on probation, suspend, or revoke an insurance producer's license or may levy a civil fine for violating any insurance laws.
14. Respondent has provided justification for sanctions under Section 1239(1)(b) of the Code, MCL 500.1239(1)(b), by violating Sections 249(a), 1238(1) and 1247(1) of the Code, MCL 500.249(a), MCL 500.1238(1) and MCL 500.1247(1), respectively.
15. Respondent has provided justification for discipline by failing to report an administrative proceeding to DIFS, failing to update his address and failing to respond to a request from DIFS.
16. DIFS Staff has made reasonable efforts to serve Respondent and has complied with MCL 500.1238(2) and R 500.2107(4).
17. Respondent has received notice and has been given an opportunity to respond and appear and has not responded or appeared.
18. Respondent is in default and the Petitioner is entitled to have all allegations accepted as true.

### **III. Order**

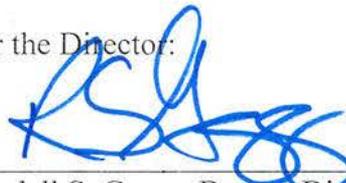
Based upon the Respondent's conduct and the applicable law cited above, it is ordered that:

1. Respondent shall cease and desist from violating the Code.
2. Respondent shall immediately cease and desist from engaging in the business of insurance.

3. Respondent has violated MCL 500.249a, MCL 500.1238(1) and MCL 500.1247(1) and pursuant to MCL 500.1239(1)(b) and MCL 500.1244(1)(d), Respondent's nonresident insurance producer license (System ID No. 0572422) is **REVOKED**.

Annette E. Flood, Director

For the Director:



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Randall S. Gregg, Deputy Director