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STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Quincy C. McAlpine  
System ID No. 0051645

Enforcement Case No. 15-12648

Respondent.

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Issued and entered  
on April 27, 2016  
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 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 resident insurance producer.
7. Respondent has provided justification for sanctions pursuant to Section 1239(1)(f) of the Code, MCL 500.1239(1)(f), by being convicted of a felony.
8. Respondent has provided justification for sanctions pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h), by signing a document as the member, manger, or authorized

representative of a limited liability company for which he had no authority to sign the document.

9. Respondent violated Section 1247(2) of the Code, MCL 500.1247(2), by failing to inform DIFS Staff of his 2008, 2011, and 2014 criminal prosecutions, providing justification for sanctions pursuant to Section 1239(1)(b) of the Code, MCL 500.1239(1)(b).

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

10. Respondent shall immediately cease and desist from operating in such a manner as to provide justification for sanctions under Section 1239(1)(b), (f), & (h) of the Code, MCL 500.1239(1)(b), (f), & (h) and Section 1247(2) of the Code, MCL 500.1247(2).
11. Respondent shall pay to the State of Michigan, a civil fine of Five Hundred Dollars (\$500.00). Upon acceptance of this Order, DIFS will send an Invoice to Respondent and Respondent shall pay the fee by the due date printed on the Invoice.
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  
Teri L. Morante  
Chief Deputy Director

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

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Respondent.

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**STIPULATION TO ENTRY OF ORDER**

Quincy C. McAlpine (Respondent) stipulates to the following:

1. At all pertinent times, Respondent was licensed with the Department of Insurance and Financial Services (DIFS) as a resident insurance producer pursuant to the Code.
2. On or about November 20, 2015, 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.*
3. The NOSC alleged that Respondent used fraudulent or dishonest practices, and demonstrated incompetence and untrustworthiness in the conduct of business by creating a fraudulent cancellation request and by forging a policyholder's name on multiple documents, by failing to inform DIFS Staff of his criminal prosecutions, and by signing a document as the member, manager, or authorized representative of a limited liability company for which he had no authority to sign the document.
4. Respondent exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
5. Respondent denied the allegation and provided documentation showing he did not create a fraudulent cancellation request or forge a policyholder's name on multiple documents, but Respondent admitted to the remaining allegations contained in the NOSC.
6. Respondent admits all parties have complied with the procedural requirements of the APA and the Code.
7. 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.
8. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.

9. Respondent further understands and agrees that 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 a decision after such hearing.
  
10. Respondent further agrees that failure to comply with the Order of the Director accepting this Stipulation by failing to comply with the terms as set forth above shall result in the commencement of an action to revoke all licenses held under the Code by Respondent.

  
Quincy C. McAlpine  
System ID No. 0051645

4/19/16  
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

4/25/16  
Date