

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Thomas H. Bliesner
System ID No. 0083675

Enforcement Case No. 14-12114

Respondent.

_____ /

Issued and entered
on April 1st, 2015
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 1206(5) and 1238(1) of the Code, MCL 500.1206(5) and 1238(1), by failing to notify the Director of a change to his mailing address and e-mail address within 30 days of the change.
7. Respondent has given justification for sanctions pursuant to Section 1207(1) of the Code, MCL 500.1207(1), by receiving insurance premium from policyholders and failing to

remit or to timely remit the premium to G. B. Kenrick & Associates (Kenrick) dba Kenrick Corporation dba Michigan Municipal Insurance Alliance Agency.

8. Respondent has given justification for sanctions pursuant to Section 1239(1)(d) of the Code, MCL 500.1239(1)(d), by improperly withholding, misappropriating, or converting insurance premium received in the course of doing insurance business.
9. Respondent has given justification for sanctions pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h), by using dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of insurance business by failing to remit or to timely remit insurance premium to Kenrick.

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 1206(5), 1207(1), 1238(1), 1239(1)(d) and (h) of the Code, MCL 500.1206(5), 500.1207(1), 500.1238(1), 500.1239(1)(d) and (h).
11. Respondent's insurance producer license and authority are hereby **REVOKED**.
12. Within 30 days of issuance and entry of this Order, Respondent shall submit to the Insurance Licensing Division: (1) a FIS Form 200 that cancels his agent affiliation with Michigan Municipal Insurance Benefits (MMIB), LLC, System ID No. 0022631, and (2) a letter stating that MMIB is no longer in business or operating as an insurance agency and the effective date that the agency stopped operating. Respondent shall attach the original license document to the letter. If the original license is no longer available, the letter must indicate that the agency no longer has the original license document and the agency will not attempt to operate as an insurance agency in the state of Michigan.
13. The Insurance Licensing Section shall inactivate the license of MMIB after Respondent complies with Paragraph 12. If Respondent fails to comply with Paragraph 12, the insurance license of MMIB shall be **REVOKED**.
14. 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.

Dated: April 1, 2015



Teri L. Morante
Chief Deputy Director

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

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Thomas H. Bliesner
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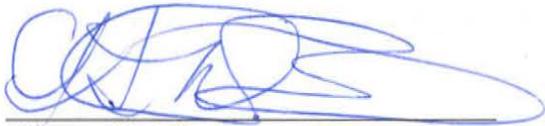
 Respondent.

STIPULATION TO ENTRY OF ORDER

Thomas H. Bliesner (Respondent) stipulates to the following:

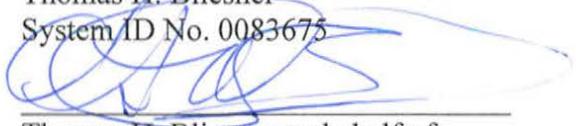
1. On or about January 13, 2015, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent failed to remit approximately \$1.43 million dollars of insurance premiums. Further, Respondent failed to notify the Director of his change of mailing address. These allegations provide justification for sanction pursuant to Section 1206(5), 1207(1), 1238(1), 1239(1)(d) and (h) of the Code, MCL 500.1206(5), 500.1207(1), 500.1238(1), 500.1239(1)(d), 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 relevant times, Respondent was licensed with DIFS as an insurance producer pursuant to the Code.
6. At all relevant times, Michigan Municipal Insurance Benefits (MMIB), LLC was an insurance producer/agency pursuant to the Code. Respondent was the only insurance producer and the resident agent for MMIB. Respondent stated that MMIB has not operated as an insurance agency for over ten years and he wants to inactivate the license.
7. All parties have complied with the procedural requirements of the APA and the Code.
8. Respondent admits to the allegations contained in the NOSC.
9. Respondent agrees to the revocation of his insurance producer license.

10. Respondent agrees that within 30 days of issuance and entry of this Order, he will submit to the Insurance Licensing Division: (1) a FIS Form 200 that cancels his agent affiliation with Michigan Municipal Insurance Benefits (MMIB), LLC, and (2) a letter stating that MMIB is no longer in business or operating as an insurance agency and the effective date that the agency stopped operating. Respondent agrees to attach the original license document to the letter. If the original license is no longer available, the letter must indicate that the agency no longer has the original license document and the agency will not attempt to operate as an insurance agency in the state of Michigan.
11. Respondent agrees that the Insurance Licensing Section will inactivate the license of MMIB after Respondent complies with Paragraph 10. Respondent further agrees that if he fails to comply with Paragraph 10, the insurance license of MMIB will be revoked.
12. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
13. 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.
14. 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.



Thomas H. Bliesner
System ID No. 0083675

3/24/2015
Date



Thomas H. Bliesner on behalf of
Michigan Municipal Insurance Benefits, LLC
System ID No. 0022631

3/24/2015
Date

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



William R. Peattie (P48004)
DIFS Staff Attorney

3/31/15
Date