

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance Services,  
Petitioner**

v

**Roberta A. Garrison,  
Respondent**

**Enforcement Case No. 06-4827**

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**For the Petitioner:**

**William R. Peattie (P48004)  
Office of Financial & Insurance Services  
P.O. Box 30220  
Lansing, MI 48909-7720**

**For the Respondent:**

**Roberta A. Garrison  
37568 23<sup>rd</sup> Street  
Mattawan, MI 49071**

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**Issued and entered  
this 17th day of May 2007  
by Linda A. Watters  
Commissioner**

**FINAL DECISION**

On March 14, 2007, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. Respondent failed to take any of these actions.

On April 17, 2007, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

**ORDER**

In accordance with sections 1244(1) of the Michigan Insurance Code [MCL 500.1244(1)], Respondent shall cease and desist from violating sections 1207(1) and 1239(1)(d) and (h) of the Michigan Insurance Code [MCL 500.1207(1) and 500. 1239(1)(d) and (h)]. It is further ordered, pursuant to sections 1244(1)(d) of the Michigan Insurance Code, that the Respondent's insurance producer license is revoked.