

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

In the matter of:

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

v

**Daniel Denbrock,
Respondent**

Enforcement Case No. 10-7759

For the Petitioner:

**Daniel Feinberg
Office of Financial and Insurance Regulation
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondent:

Daniel Denbrock


**Issued and entered
this 4th day of March 2011
by Ken Ross
Commissioner**

FINAL DECISION

I. Background

This matter concerns allegations that Respondent failed to respond to inquiries from the Office of Financial and Insurance Regulation regarding Respondent's handling of an auto insurance sale which was the subject of a consumer complaint received by OFIR.

On January 20, 2011, Chief Deputy Commissioner Stephen Hilker issued an Order for Hearing and Administrative Complaint in this case. The Complaint set forth detailed allegations concerning the matter described above. The Order 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 Order, file a statement that Respondent plans to attend the hearing or request an adjournment. Respondent failed to take any of these actions.

On February 15, 2011, Petitioner filed a Motion for Final Decision. Given Respondent's failure to take one of the required actions, Petitioner's motion is granted.

II. Findings of Fact and Conclusions of Law

1. At all times pertinent to this case, Respondent was a licensed resident Michigan insurance producer.
2. As a licensed insurance producer, Respondent knew or should have known that section 249(a) of the Michigan Insurance Code provides:

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 commissioner, as often as he deems advisable, may initiate proceedings to examine the accounts, records, documents and transactions pertaining to:

(a) Any insurance agent, surplus line agent, general agent, adjuster, public adjuster or counselor.

3. Respondent has failed to answer inquiries from the Commissioner and has therefore violated section 249(a) of the Michigan Insurance Code.

III. Order

Based on the conduct described above, and in accordance with section 1239(1) of the Michigan Insurance Code, the insurance producer license of Respondent Daniel Denbrock is revoked.



Ken Ross
Commissioner