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
Byron Bradley
Respondent

Enforcement Case No. 09-7083
Agency Case No. 09-090-L

For the Petitioner:

Elizabeth Bolden
Office of Financial and Insurance Regulation
P.O. Box 30220
Lansing, MI 48909-7720

For the Respondent:

Byron Bradley
[redacted]

Issued and entered
this 26th day of February 2010
by Ken Ross
Commissioner

FINAL DECISION

I
BACKGROUND

On December 17, 2009, Chief Deputy Commissioner Stephen R. Hilker issued an Administrative Complaint, Statement of Factual Allegations, Notice of Hearing, and Order for Hearing in this case. The Administrative Complaint and Statement of Factual Allegations set forth detailed allegations that Respondent is not eligible to be licensed as a Michigan nonresident insurance producer. The Order for Hearing 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 February 3, 2010, the Petitioner filed a Motion for Final Decision. Given Respondent's failure to comply with the Order for Hearing, Petitioner's motion is granted.

II
FINDINGS OF FACT
and
CONCLUSIONS OF LAW

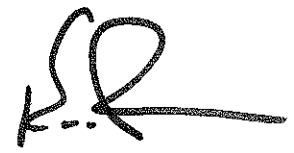
The following factual allegations and conclusions of law, stated in the Administrative Complaint and Statement of Factual Allegations, are adopted:

1. At all pertinent times, Byron Bradley ("Respondent") was a nonresident insurance agent licensed as a nonresident insurance producer within the State of Michigan with qualifications in casualty, multiple lines property and casualty and property.
2. On or about December 10, 2003, Respondent was convicted by guilty plea in the Superior Court of Maricopa County, Arizona of one count of Aggravated Driving Under the Influence, a class four felony in that state.
3. Respondent's conviction constitutes an event that is grounds for the Commissioner to revoke Respondent's insurance producer's license pursuant to MCL 500.1239(1)(f) which provides:

> In addition to any other powers under this act, the commissioner may place on probation, suspend, revoke, or refuse to issue an insurance producer's license or may levy a civil fine under section 1244 or any combination of actions for any 1 or more of the following causes:
>
> * * *
>
> (f) Having been convicted of a felony.

III
ORDER

In accordance with Section 1239 of the Michigan Insurance Code, it is ORDERED that Respondent's non-resident insurance producer license is revoked.



Ken Ross
Commissioner