

**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**

Enforcement Case No. 09-7396

v

**Jeannette Desruisseaux
Respondent**

For the Petitioner:

For the Respondent:

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

Jeannette Desruisseaux


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

FINAL DECISION

**I
BACKGROUND**

On December 22, 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

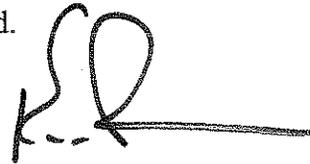
The following factual allegations and conclusions of law, stated in the Administrative Complaint and Statement of Factual Allegations, are adopted:

1. The Respondent, Jeannette Desruisseaux, is a Michigan licensed nonresident producer with qualifications to transact business in personal lines of insurance.
2. The Respondent violated Sections 1239(1)(e) and (h) of the Michigan Insurance Code, MCL 500.1239(1)(e) and (h) while engaged in the conduct of the business of insurance in Michigan.
3. On June 3, 2009, OFIR staff was informed that Government Employees Insurance Company ("GEICO") terminated its Michigan appointments of Respondent for cause.
4. GEICO's underwriting department discovered that Respondent intentionally provided incorrect, misleading and untrue information on her personal automobile insurance application in order to obtain a rate that was not appropriate for the risk. She failed to disclose her imperfect driving record that included several moving violations, suspensions and at fault accidents when applying for auto insurance with GEICO. She was terminated by GEICO.

5. As a licensed nonresident insurance producer, Respondent knew or should have known that it is a violation of Section 1239(1)(e) of the Michigan Insurance Code to intentionally misrepresent the terms of an application for insurance by not disclosing correct information for underwriting purposes.
6. Respondent violated that provision of the Insurance Code when she intentionally failed to disclose her adverse driving record when she knew such information would affect her rates for coverage.
7. As a licensed nonresident insurance producer, Respondent knew or should have known that it is a violation of Section 1239(1)(h) of the Insurance Code to use dishonest practices and to demonstrate untrustworthiness in the conduct of the business of insurance.
8. Respondent violated that provision of the Insurance Code when she intentionally failed to disclose her adverse driving record when she knew such information would affect her rates for coverage.
9. The Respondent's conduct constitutes good cause for the Commissioner to revoke Respondent's nonresident insurance producer's license.

**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