

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

**Isaac Taylor**  
**Petitioner**

v

**Enforcement Case No. 08-6940**

**Office of Financial and Insurance Regulation**  
**Respondent**

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**For the Petitioner:**

**Isaac Taylor**  


**For the Respondent:**

**William R. Peattie**  
**Office of Financial and Insurance**  
**Regulation**  
**611 W. Ottawa, 3<sup>rd</sup> Floor**  
**Lansing, MI 48933**

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**Issued and entered**  
**this 31<sup>st</sup> day of March 2010**  
**by Ken Ross**  
**Commissioner**

**FINAL DECISION**

**I. Background**

This case concerns the application of Isaac Taylor (Petitioner) for a resident insurance producer license. Petitioner filed his application with the Office of Financial and Insurance Regulation (OFIR) in May 2008. On the application, Petitioner disclosed that his Michigan insurance agent license had been revoked in an earlier compliance case. Deputy Commissioner Jean Boven issued a Notice of Denial of License Application in August 2008. In a letter dated September 6, 2008, Petitioner appealed the denial and requested a hearing.

For reasons not clear in the record, no further action was taken in this matter until, on April 28, 2009, OFIR sent Petitioner a form to appeal the license denial. Petitioner filed this

form on May 29, 2009. On the form Petitioner indicated that documents in support of his appeal would be “forthcoming.”

No further communication occurred between OFIR and Petitioner until, on February 10, 2010, OFIR staff filed a Motion for Final Decision. Petitioner replied by letter dated March 8, 2010. In his letter, Petitioner explained that he had not pursued his appeal because his brother and then his mother suffered serious illnesses in 2009 and early 2010. Petitioner concluded his letter by writing, “Therefore I am requesting that the deadline be extended and my request for appeal go forward.”

## **II. Findings of Fact**

The facts stated below are taken from the materials submitted by the parties in this case and are not in dispute.

1. On September 20, 1994, the Commissioner revoked Petitioner’s producer license for failing to remit an application for insurance and insurance premium to the Michigan Automobile Insurance Placement Facility as required by section 335 and 1207(1) of the Michigan Insurance Code, MCL 500.3355 and 500.1207(1).
2. On May 13, 2008, Petitioner submitted a Michigan Application for Individual Resident License for the property and casualty lines of insurance.
3. On August 22, 2008, Petitioner’s application was denied.

## **III. Analysis**

The facts stated above are the only facts required to resolve the licensing question presented by this case. Petitioner’s appeal is not based on resolving questions of fact but rather presents a question of how the licensing statute for insurance producers should be applied.

The Insurance Code provisions relevant to this matter are reprinted below:

Section 1205(1)(b) of the Insurance Code, MCL 500.1205(1) provides:

(1) A person applying for a resident insurance producer license shall file with the commissioner the uniform application required by the commissioner and shall declare under penalty of refusal, suspension, or revocation of the license that the statements made in the application are true, correct, and complete to the best of the individual's knowledge and belief. An application for a resident insurer producer license shall not be approved unless the commissioner finds that the individual meets all of the following:

\* \* \*

(b) Has not committed any act that is a ground for denial, suspension, or revocation under section 1239.

Section 1239(1)(b) of the Insurance Code, MCL 500.1239(1)(b) 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:

\* \* \*

(b) Violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner.

Section 1205, applied in conjunction with section 1239, requires that a producer license be denied to individuals who, in the past, have violated provisions of the Michigan Insurance Code. By virtue of his earlier license revocation, Petitioner has "committed [an] act that is a ground for denial, suspension, or revocation under section 1239." In such cases, section 1205 of the Code requires that the license not be approved.

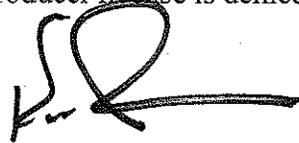
The Commissioner notes Petitioner's explanation of the circumstances of his earlier insurance license revocation and Petitioner's assertion that he has paid restitution to the client whose application and premium payment he mishandled. However, the payment of restitution

does not warrant the granting of a new license because the statutory provisions quoted above require that the license be denied.

The Commissioner concludes that Petitioner is not qualified to receive an insurance producer license. It is appropriate to grant the OFIR staff's Motion for Final Decision.

#### IV. Order

The Petitioner's application for an insurance producer license is denied.

A handwritten signature in black ink, appearing to be 'Ken Ross', written over a horizontal line.

Ken Ross  
Commissioner