

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

American Medical and Life Insurance Company
NAIC #81418

Enforcement Case No. 12-11497

Respondent.

Issued and entered
On May 17th 2012
By Annette E. Flood
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.
Findings of Fact

1. The Commissioner of the Office of Financial and Insurance Regulation pursuant to the authority granted under the Michigan Insurance Code (Code) MCL 500.100 *et seq.*, initiated an investigation of American Medical and Life Insurance Company (Respondent or AMLI).
2. On the basis of that investigation, the Chief Deputy Commissioner concluded that Respondent violated MCL 500.1240(1), MCL 500.3601, MCL 500.460, MCL 500.1208a(2), MCL 500.402, MCL 500.402a, MCL 500.3606(2), MC 500.2242(1), MCL 500.2236(1), MCL 500.3474, MCL 500.438(3), and MCL 500.436.
3. Whereas, On March 23, 2012, the Commissioner of the Office of Financial and Insurance Regulation issued an Order to Cease and Desist (Order) with Statement of Findings and Opportunity for Hearing. The Order was issued pursuant to Section 251 of the Code, MCL 500.251.
5. The Order, incorporated herein by this reference, ordered Respondent to cease and desist from violating the Code. Specifically, the Order ordered Respondent to cease and desist violating MCL 500.1240(1), MCL 500.3601, MCL 500.460, MCL 500.1208a(2), MCL 500.402, MCL 500.402a, MCL 500.3606(2), MC 500.2242(1), MCL 500.2236(1), MCL 500.3474, MCL 500.438(3), and MCL 500.436.

6. On March 27, 2012, the Order was mailed to Respondent via certified mail to Respondent's last known address.
7. Respondent received the Order on or about April 2, 2012.
8. The Order, pursuant to Section 251 of the Code, MCL 500.251, advised Respondent that Respondent was entitled to a hearing on this matter if Respondent filed a written request within 30 days of the date of the Order.
9. Respondent failed to request a hearing on the Order as provided in Section 251 of the Code, MCL 500.251.

II.

Final Order to Cease and Desist

NOW, THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation, **IT IS HEREBY ORDERED THAT:**

1. The factual allegations set forth in the Order shall be and hereby are found to be true and correct. Specifically, it is found that Respondent violated MCL 500.1240(1), MCL 500.3601, MCL 500.460, MCL 500.1208a(2), MCL 500.402, MCL 500.402a, MCL 500.3606(2), MC 500.2242(1), MCL 500.2236(1), MCL 500.3474, and MCL 500.438(3) by engaging in the conduct set forth in the Order.
2. A Final Order to **CEASE AND DESIST**, pursuant to MCL 500.251, shall be and hereby is issued and entered against Respondent.
3. This Order shall be and is effective on the date it is issued, as shown in the caption hereof.
4. This Order shall remain in effect until terminated, modified, or set aside, in writing by the Commissioner of the Office of Financial and Insurance Regulation (the "Commissioner").
5. The Commissioner specifically retains jurisdiction of the matter contained herein to issue such further order or orders as he may deem just, necessary, or appropriate so as to assure compliance with the law and protect the interest of the public.

IT IS SO ORDERED.



Annette E. Flood
Chief Deputy Commissioner