

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation,
Petitioner

v

Deborah Hayes,
Respondent

Enforcement Case No. 11-11262

For the Petitioner:

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

For the Respondent:

Deborah Hayes


Issued and entered
this 29th day of July 2011
by R. Kevin Clinton
Commissioner

FINAL DECISION

I. Background

Respondent Deborah Hayes is a licensed insurance producer authorized to transact the business of insurance in Michigan. On June 1, 2011, the Office of Financial and Insurance Regulation (OFIR) issued to Respondent an Administrative Complaint and Order for Hearing which alleged that Respondent was no longer qualified to hold an insurance producer's license because she had been convicted of a felony in March 2006.

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 with a statement that Respondent plans to attend the hearing, or request an adjournment. Respondent failed to take any of these actions.

On July 5, 2011, Petitioner filed a Motion for Final Decision. Respondent did not file a reply to the motion. Given Respondent's failure to take one of the required actions, Petitioner's motion is granted. The administrative complaint, being unchallenged, is accepted as true. Based on the administrative complaint, the Commissioner makes the following findings of fact and conclusions of law.

II. Findings of Fact and Conclusions of Law

1. Section 1239(1)(f) of the Michigan Insurance Code, MCL 500.1239(1)(f), allows the Commissioner to revoke an insurance producer's license when the producer has been convicted of a felony.
2. On March 3, 2006, Respondent was convicted in Wayne County Circuit Court of the felony of embezzlement of \$1,000 or more but less than \$20,000, MCL 750.174(4)(a). Respondent embezzled \$6,120.37 from her employer, a Michigan insurance agency.
3. Having been convicted of a felony, Respondent is subject to the revocation of her insurance producer license under section 1239(1)(f) of the Insurance Code.

III. Order

Pursuant to section 1239(1)(f) of the Michigan Insurance Code, the insurance producer license of Respondent Deborah Hayes is revoked.



R. Kevin Clinton
Commissioner