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

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Tamara Havel  
a/k/a Tamara Steinman  
System ID No. 0510031

Enforcement Case No. 11-11279

Respondent.

Issued and entered  
on September 16, 2011  
by Annette E. Flood  
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

I. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. At all pertinent times involved herein, Tamara Havel, License No. 0510031 (Respondent) was a licensed non-resident producer.
2. As a licensed non-resident producer, Respondent knew or had reason to know that Section 1247(2) of the Michigan Insurance Code (Code), as amended, MCL 500.100 *et seq.*, MCL 500.1247(2), states in part:

Within 30 days after the initial pretrial hearing date, an insurance producer shall report to the commissioner any criminal prosecution of the insurance producer taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.

3. On April 28, 2010, Respondent was arraigned on a charge of one count of Felony Embezzlement, MCL 750.174(6) and two counts of Embezzlement-Agent or Trustee \$200 or More but Less than \$1,000, MCL 750.1743A.
4. On June 21, 2010, Respondent pled guilty to the two counts of Embezzlement-Agent or Trustee \$200 or More but Less than \$1,000, MCL 750.1743A.

5. On October 28, 2010, Respondent was sentenced to 30 days in jail for each count to be served concurrently, with credit given for 2 days served; 24 months of probation, \$1,210 in fines and court costs, and restitution requirements of \$104,000.
6. OFIR has no record of Respondent reporting the criminal prosecution.
7. By not reporting the criminal prosecution within 30 days after the initial pretrial hearing date, Respondent violated Section 1247(2) of the Code.
8. As a licensed non-resident producer, Respondent knew or had reason to know that Section 1239 the Michigan Insurance Code (Code), as amended, MCL 500.100 *et seq.*, MCL 500.1239, states in part:

In addition to any other powers under this act, the commissioner may place on probation, suspend, or revoke an insurance producer's license or may levy a civil fine under section 1244 or any combination of actions, and the commissioner shall refuse to issue a license under section 1205 or 1206a, for any 1 or more of the following causes:

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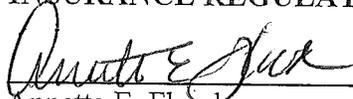
- (h) Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
9. As stated in paragraph 4 *supra*, Respondent plead guilty to two counts of Embezzlement-Agent or Trustee \$200 or More but Less than \$1,000, MCL 750.1743A.
  10. As stated in paragraph 5 *supra*, Respondent, as part of sentencing, was required to make restitution in the amount of \$104,000 to her victim.
  11. As evidenced by the guilty plea to two counts of Embezzlement-Agent or Trustee \$200 or More but Less than \$1,000, MCL 750.1743A and the requirement to make restitution payments in the amount of \$104,000 to her victim, Respondent used fraudulent, coercive, or dishonest practices and demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere in violation of Section 1239(1)(h) of the Code.

## II. ORDER

Based upon the parties stipulation to the Findings of Fact and Conclusions of Law above, the Commissioner **ORDERS** the following:

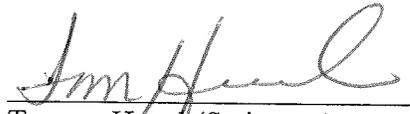
- A. Respondent shall immediately cease and desist from operating in a manner that violates Sections 1239 and 1247 of the Code, MCL 500.1239 and 500.1247.
- B. Respondent's insurance producer license and authority are hereby **REVOKED**.

### OFFICE OF FINANCIAL AND INSURANCE REGULATION

  
Annette E. Flood  
Chief Deputy Commissioner

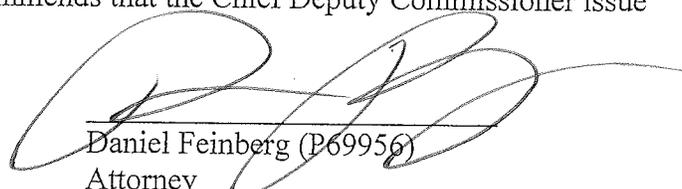
## III. STIPULATION

Respondent has read and understands the Consent Order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Code and that both parties have complied with the all procedural requirements of the APA and the Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that this stipulation and Consent Order will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. Respondent waives all objections to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondent admits the facts set forth in the above Consent Order and agree to the entry of this order.

  
Tamara Havel (Steinman)  
System ID No. 0510031

9-9-11  
Date

OFIR staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

  
Daniel Feinberg (P69956)  
Attorney

9/15/11  
Date