

**STATE OF MICHIGAN**  
**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**  
**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Ryan Stos**  
System ID No. 1075437

**Enforcement Case No. 24-17737**

Respondent.  
\_\_\_\_\_ /

**Issued and entered**  
**on July 7, 2025,**  
**by Joseph A. Garcia**  
**General Counsel and Senior Deputy Director**

**ORDER ACCEPTING STIPULATION**

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Senior Deputy Director finds and concludes that:

1. The Senior Deputy Director has jurisdiction and authority to issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. At all relevant times, Ryan Stos (Respondent) was a licensed resident producer with qualifications in Life, Accident & Health, Property, and Casualty. Respondent Stos's license went inactive on June 1, 2023, for failing to meet continuing education requirements.<sup>1</sup> Respondent worked at Jessica Arraut Agency during all times relevant to this enforcement action.
3. On February 10, 2025, DIFS issued a Notice of Opportunity to Show Compliance in this matter, alleging that Respondent submitted fictitious documents to Farmers Insurance Company (Farmers) in violation of Section 2003 of the Code, MCL 500.2003, and provided justification for sanctions pursuant to Sections 1239(1)(c), (1)(f), (1)(g), and (2)(e), and 1244(1) of the Code, MCL 500.1239(1)(c), (1)(f), (1)(g), and (2)(e), and MCL 500.1244(1).
4. Respondent has stipulated to entry of this Order pursuant to the Stipulation executed in connection herewith.
5. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
6. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
7. All applicable provisions of the APA have been either satisfied or waived by all Parties.

---

<sup>1</sup> Enforcement action against Respondent Stos shall proceed pursuant to MCL 500.1239(7).

8. Respondent violated Section 2003 of the Code and provided justification for sanctions pursuant to Sections 1239(1)(c), (1)(f), (1)(g), and (2)(e), and 1244(1) of the Code.

Now, therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

9. The Stipulation to Entry of Order and all agreements contained therein are accepted in their entirety.
10. Respondent's resident insurance producer license is hereby **REVOKED** effective immediately.
11. The Senior Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further orders as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order Accepting Stipulation constitutes an independent violation of the Code and may result in the commencement of additional proceedings that could impose additional penalties.



---

Joseph A. Garcia  
Senior Deputy Director and General Counsel

**STATE OF MICHIGAN**

**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Ryan Stos**  
System ID No. 1075437

**Enforcement Case No. 24-17737**

Respondent.

\_\_\_\_\_ /

**STIPULATION TO ENTRY OF ORDER**

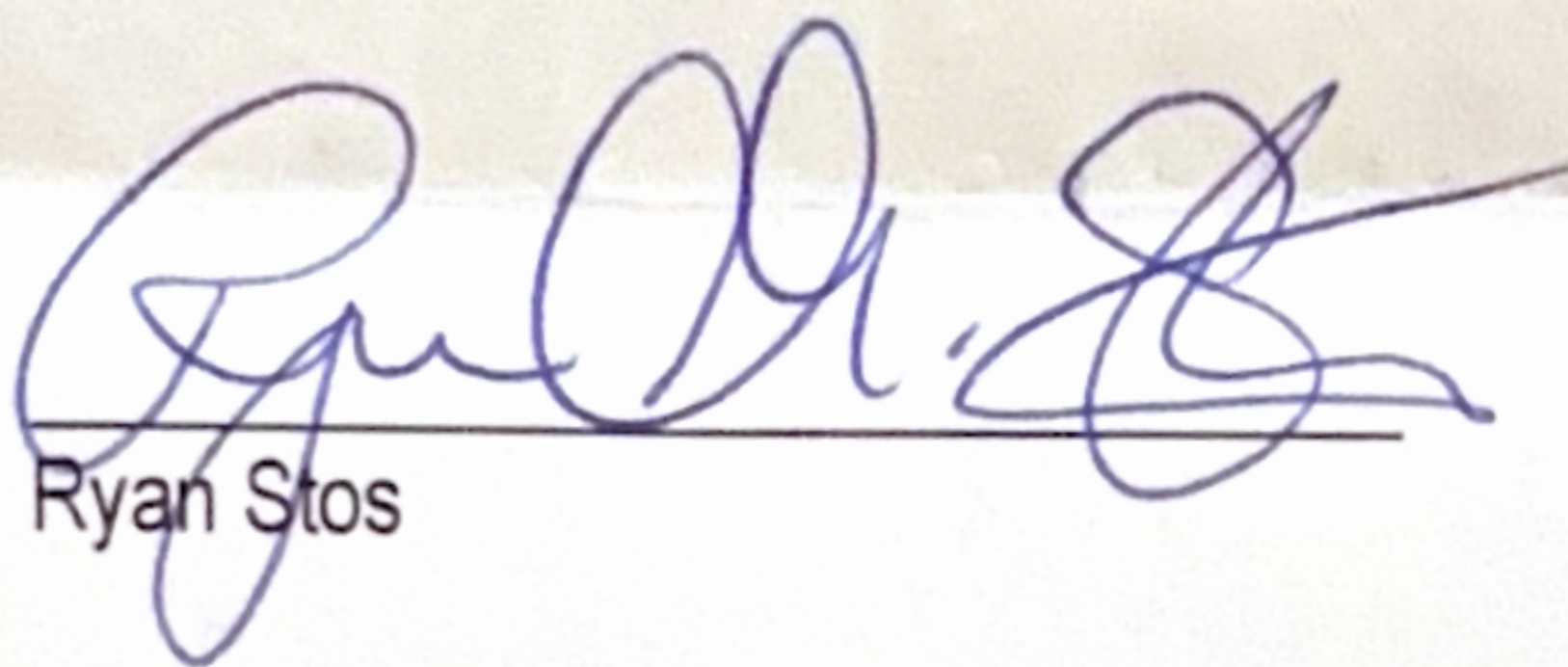
Petitioner, Department of Insurance and Financial Services (DIFS), and Ryan Stos stipulate to the following:

1. At all relevant times, Ryan Stos (Respondent) was a licensed resident producer with qualifications in Life, Accident & Health, Property, and Casualty. Respondent's license went inactive on June 1, 2023, for failing to meet continuing education requirements.<sup>2</sup> Respondent worked at Jessica Arraut Agency during all times relevant to this enforcement action.
2. On February 10, 2025, DIFS issued a Notice of Opportunity to Show Compliance in this matter, alleging that Respondent submitted fictitious documents to Farmers Insurance Company (Farmers) in violation of Section 2003 of the Michigan Insurance Code (Code), MCL 500.2003, and provided justification for sanctions pursuant to Sections 1239(1)(c), (1)(f), (1)(g), and (2)(e), and 1244(1) of the Code, MCL 500.1239(1)(c), (1)(f), (1)(g), and (2)(e), and MCL 500.1244(1).
3. Respondent agrees that DIFS will revoke his resident insurance producer license immediately upon execution of the Order Accepting Stipulation.
4. Respondent has reviewed and voluntarily consented to the entry of the Order Accepting Stipulation that will be entered in this enforcement case and understands and agrees that the findings contained in the Order may be taken as true in this or any other DIFS proceeding.
5. Respondent understands that this Stipulation to Entry of Order will be presented to the Senior Deputy Director for approval and that the Senior Deputy Director may or may not approve and adopt it.
6. Respondent further agrees that the Senior Deputy Director has jurisdiction and authority to approve and adopt this Stipulation.
7. Respondent understands that, by agreeing to this Stipulation to Entry of Order, he is waiving the right, pursuant to the Code, the rules promulgated thereto, and the Michigan Administrative Procedures Act of 1969 (APA), to a hearing before an administrative law judge, at which DIFS would be required to prove the charges set forth by presentation of evidence and legal authority and at which Respondent would be entitled to appear, to cross-examine all witnesses presented by DIFS,

<sup>2</sup> Enforcement action against Respondent Stos shall proceed pursuant to MCL 500.1239(7).

and to present such testimony or other evidence or legal authority deemed appropriate as a defense to said charges.

8. Respondent waives any objection to the Director deciding this case following a Michigan Office of Administrative Hearings and Rules hearing in the event that the Stipulation to Entry of Order is not approved.
9. The parties agree that the Stipulation to Entry of Order represents the full and complete agreement of the parties in this matter and, in the event that the Order Accepting Stipulation is signed and entered by the Senior Deputy Director, shall resolve the Enforcement Case captioned above in a manner consistent with the terms of the Order.



Ryan Stos

6-27-25  
Date

DIFS staff approve this Stipulation and recommend that the Senior Deputy Director accept it and issue an Order Accepting Stipulation.



Conrad Tatnall (P69785)  
DIFS Staff Attorney

7/1/2025  
Date