

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 Eckhout
System ID No. 1304078

Enforcement Case No. 26-19008

Respondent.

_____ /

Issued and entered
on April 22, 2026
by Joseph A. Garcia
Senior Deputy Director, and General Counsel

ORDER ACCEPTING STIPULATION

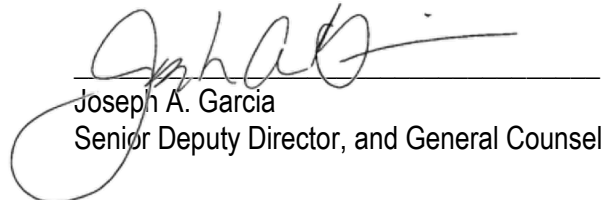
Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Senior Deputy Director finds and concludes that:

1. The Senior Deputy Director has jurisdiction and authority to adopt and 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. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
4. All applicable provisions of the APA have been either satisfied or waived by all Parties.
5. On or about April 16, 2026, DIFS served a Notice of Opportunity to Show Compliance (NOSC) on Respondent. In the NOSC, DIFS asserted that Respondent provided justification for sanctions pursuant to Sections 1239(1)(a) and 1239(1)(g) of the Code, MCL 500.1239(1)(a) and MCL 1239(1)(g).
6. Respondent admits that sanctions are warranted under Section 1239(1)(a) of the Code, MCL 500.1239(1)(a), because Respondent attempted to and did obtain a license through misrepresentation or fraud.
7. Respondent admits that sanctions are warranted under Section 1239(1)(g) of the Code, MCL 500.1239(1)(g), because Respondent used fraudulent or dishonest practices and demonstrated untrustworthiness in the conduct of business.

8. The Director is authorized to take disciplinary action against Respondent's insurance license in addition to the imposition of monetary penalties for the above-described statutory violations pursuant to Sections 1239 and 1244 of the Code, MCL 500.1239 and MCL 500.1244.

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

9. All agreements contained in the Stipulation to Entry of Order are accepted and adopted in their entirety.
10. Respondent shall comply with all terms agreed to in the Stipulation to Entry of Order. A failure to comply with a term in the Stipulation shall be deemed a violation of this Order.
11. Respondent's license is hereby **REVOKED**, effective immediately.
12. Respondent shall not reapply for a license administered by the Michigan Department of Insurance and Financial Services. Any attempt to do so will constitute a violation of this Order and will result in the commencement of additional proceedings.
13. The Senior Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the Michigan Insurance Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.


Joseph A. Garcia
Senior Deputy Director, and General Counsel

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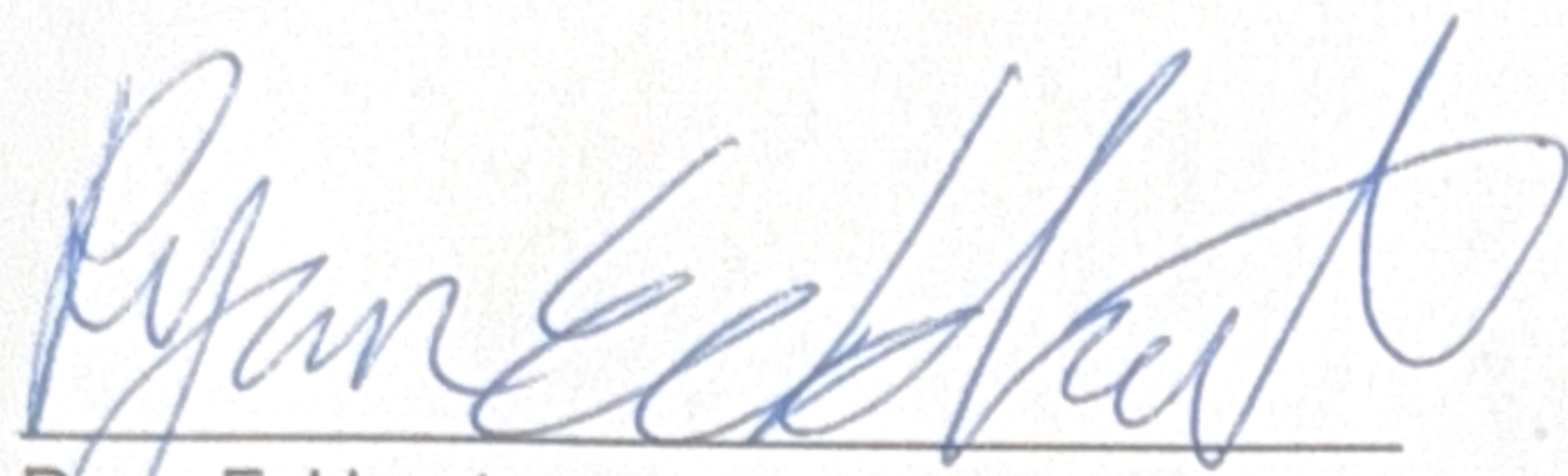
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STIPULATION TO ENTRY OF ORDER

Ryan Eckhout (Respondent) stipulates to the following:

1. Respondent had the opportunity to have this Order Accepting Stipulation and Stipulation to Entry of Order (collectively "Consent Order") reviewed by legal counsel.
2. Respondent has read and understands this Consent Order.
3. Respondent understands that Respondent has a right 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, and to present such testimony or other evidence or legal authority deemed appropriate as a defense to said charges. Respondent understands and intends that by agreeing to the Consent Order, Respondent is knowingly and voluntarily waiving Respondent's right, pursuant to the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*, the rules promulgated thereto, and the Administrative Procedures Act (APA), MCL 24.201 *et seq.*, to a hearing before an Administrative Law Judge.
4. Respondent agrees that all parties have complied with the procedural requirements of the APA and the Code.
5. The Senior Deputy Director retains jurisdiction over the matters contained herein.
6. On or about April 16, 2026, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent committed conduct warranting disciplinary action against Respondent's license and monetary penalties pursuant to Sections 1239 and 1244 of the Code, MCL 500.1239 and MCL 500.1244.
7. Respondent admits to hiring and employing Alicia Jackson to take and pass an online proctored licensing exam on Respondent's behalf, justifying sanctions under Sections 1239(1)(a), 1239(1)(g), and 1244 of the Code.
8. Respondent agrees that, in lieu of further disciplinary action, Respondent's license shall be revoked, effective immediately upon entry of the Consent Order.

9. Respondent shall not seek another license administered by DIFS. Any attempt to do so will constitute a violation of this Stipulation and will result in the commencement of additional disciplinary proceedings.
10. Both parties consent to entry of the Consent Order upon its approval by the Senior Deputy Director.
11. Respondent understands that this Consent 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. Respondent further agrees that the Senior Deputy Director has jurisdiction and authority to approve and adopt this Consent Order.
12. 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 Consent Order is not approved.

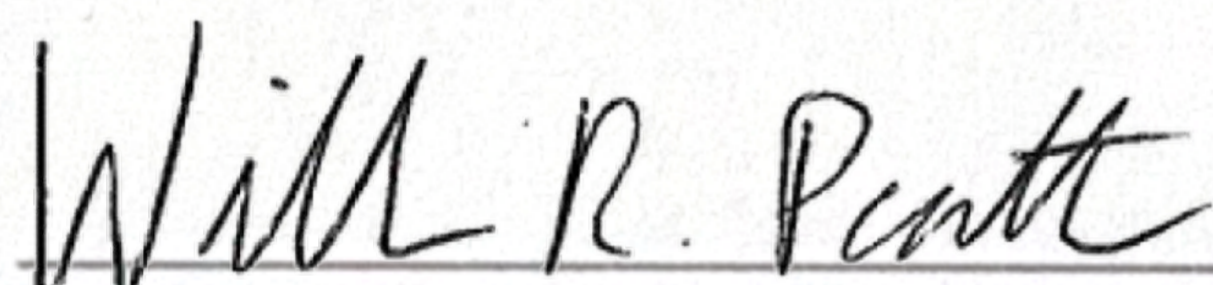


Ryan Eckhout
System ID No. 1304078

4/20/2026

Date

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



William R. Peattie (P-48004)
DIFS Staff Attorney

4-21-2026

Date