

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

In the matter of:

**Department of Insurance and Financial Services**

**Enforcement Case No. 24-17960**

Petitioner,

v

**Jack Wood Advisory, LLC**  
System ID No. 128008

Respondent.

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**ISSUED AND ENTERED**

**on July 7, 2025**

**by Joseph A. Garcia**

**Senior Deputy Director and General Counsel**

**FINAL DECISION**

**I. INTRODUCTION**

This case concerns allegations that Jack Wood Advisory, LLC (“Respondent”), a licensed resident producer agency, violated the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 to 500.8302 (the “Code”) by failing to appoint and maintain a Designated Responsible Licensed Producer (“DRLP”).

On September 6, 2024, staff of the Department of Insurance and Financial Services (“DIFS”) mailed a Notice of Opportunity to Show Compliance (“NOSC”) to Respondent’s mailing and business addresses detailing the evidence of Code violations and offering Respondent the opportunity to reply to the allegations. Respondent did not avail himself of this opportunity and compliance was not otherwise shown.

On May 28, 2025, DIFS issued to the Respondent an Administrative Complaint and Opportunity for Hearing (the “Complaint”) offering the Respondent an opportunity to participate in a formal administrative hearing regarding the alleged misconduct. The Complaint included this provision:

SHOULD YOU WISH TO REQUEST AN ADMINISTRATIVE HEARING AS DESCRIBED ABOVE, YOU MUST DO SO BY FILING A REQUEST FOR HEARING WITHIN TWENTY-ONE DAYS OF THE DATE OF THIS NOTICE. FAILURE TO REQUEST SUCH A HEARING MAY RESULT IN THE FACTS ASSERTED IN THIS ADMINISTRATIVE COMPLAINT BEING ACCEPTED AS TRUE BY THE DIRECTOR AND THE IMMEDIATE ISSUANCE OF

**A FINAL DECISION IMPOSING SANCTIONS AGAINST YOU WITHOUT FURTHER OPPORTUNITY TO BE HEARD.**

Respondent did not submit a request for hearing. Given the Respondent's failure to request a hearing, the unchallenged allegations in the Complaint are accepted as true. Based on the Complaint, the Director makes the following Findings of Fact and Conclusions of Law.

**II. FINDINGS OF FACT**

The unchallenged factual allegations contained in the Complaint are accepted as true and are restated below.

1. At all relevant times, Respondent was a licensed business entity insurance producer.
2. Pursuant to Section 1205(2)(b) of the Code, MCL 500.1205(2)(b), as a prerequisite to licensure, every business entity acting as an insurance producer must register with DIFS an individual licensed producer who will serve as the DRLP for the agency. The purpose of a DRLP is to ensure that each agency has a knowledgeable person designated as responsible for agency compliance with statutory and administrative requirements.
3. Respondent does not have a valid DRLP registered with DIFS.
4. On or about September 6, 2024, the DIFS Office of Insurance Licensing, Investigations, and Audits sent an NOSC to Respondent's address of record. The NOSC asserted that Respondent was in violation of Section 1205(2)(b) of the Code, MCL 500.1205(2)(b), by failing to have a designated DRLP.
5. Respondent was given 14 days to respond to the NOSC and demonstrate compliance with the Code, but Respondent did not respond to the NOSC.

**III. CONCLUSIONS OF LAW**

The unchallenged conclusions of law contained in the Complaint are accepted as true and are restated below.

1. Respondent knew or reasonably should have known that Section 1205(2)(b) of the Code, MCL 500.1205(2)(b), requires that every business entity acting as an insurance producer shall designate an individual licensed producer responsible for the business entity's compliance with the insurance laws, rules, and regulations in the state of Michigan. By failing to have a designated DRLP, Respondent has violated Section 1205(2)(b) of the Code, MCL 500.1205(2)(b).
2. Respondent knew or reasonably should have known that Section 1239(2)(e) of the Code, MCL 500.1239(2)(e), states that licensees may be sanctioned for violating any insurance laws or orders issued by the DIFS Director. As set forth above, Respondent violated Section 1205(2)(b) of the Code, MCL 500.1205(2)(b). Accordingly, Respondent has provided justification for sanctions pursuant to Section 1239(2)(e) of the Code, MCL 500.1239(2)(e).

3. Respondent knew or reasonably should have known that Section 1244(1) of the Code, MCL 500.1244(1), provides:

(1) If the director finds that a person has violated this chapter, after an opportunity for a hearing under the administrative procedures act of 1969, 1969 PA 306, MCL 24.201 to 24.328, the director shall reduce the findings and decision to writing and shall issue and cause to be served on the person charged with the violation a copy of the findings and an order requiring the person to cease and desist from the violation. In addition, the director may order any of the following:

- (a) Payment of a civil fine of not more than \$1,000.00 for each violation. However, if the person knew or reasonably should have known that he or she was in violation of this chapter, the director may order the payment of a civil fine of not more than \$5,000.00 for each violation. An order of the director under this subsection must not require the payment of civil fines exceeding \$50,000.00. A fine collected under this subdivision must be turned over to the state treasurer and credited to the general fund of this state.
- (b) A refund of any overcharges.
- (c) That restitution be made to the insured or other claimant to cover incurred losses, damages, or other harm attributable to the acts of the person found to be in violation of this chapter

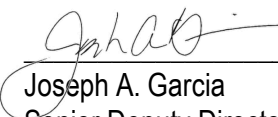
- 4 Based upon the actions listed above, Respondent has provided justification for the Director to impose licensing sanctions, including revocation of licensure.

#### IV. ORDER

Therefore, it is **ORDERED** that:

- A. Respondent is in default in this matter and all allegations contained in the Complaint are accepted as true in all respects.
- B. Pursuant to Section 1244(1) of the Code, MCL 500.1244(1), Respondent shall **CEASE** and **DESIST** from violating Section 1205(2)(b) of the Code, MCL 500.1205(2)(b).
- C. Pursuant to Section 1244(1)(d) of the Code, MCL 500.1244(1)(d), the insurance producer license of Respondent Jack Wood Advisory, LLC (System ID No. 128008) is **REVOKED**.

Anita G. Fox, Director  
For the Director:

  
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Joseph A. Garcia  
Senior Deputy Director and General Counsel