

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

In the matter of

**Darnell Cantie**  
Unlicensed

**Enforcement Case No. 25-18174**

Respondent.

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**ISSUED AND ENTERED**

on June 16, 2025

by **Joseph A. Garcia**

**Senior Deputy Director and General Counsel**

**FINAL DECISION**

**I. INTRODUCTION**

This case concerns allegations that Darnell Cantie (“Respondent”) issued 152 fraudulent insurance policies between September 17, 2022, and November 6, 2024, in violation of the Michigan Insurance Code, 1956 PA 218, MCL 500.100 to 500.8302 (the “Code”), and, after September 9, 2024, in violation of a cease and desist order issued by the Director of the Department of Insurance and Financial Services (“DIFS”).

On April 16, 2025, DIFS issued to the Respondent an Administrative Complaint and Statement of Factual Allegations (referenced together as the “Complaint”) offering the Respondent an opportunity to participate in a formal administrative hearing regarding the alleged misconduct. The Complaint contained a section headed “Opportunity for Hearing” which stated:

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 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 of DIFS makes the following Findings of Fact and Conclusions of Law.

**II. FINDINGS OF FACT**

The unchallenged factual allegations contained in the Complaint’s Statement of Factual Allegations are accepted as true and are restated below.

1. Respondent is not licensed under the Code.

2. On or about December 5, 2024, DIFS received a complaint stating a man using aliases, including “Shabazz GodGift Mohammad,” “James Opaquehearted Stewart,” and “Bobby Godgift Hitch” was advertising fraudulent insurance on Facebook. The complainant provided records from Progressive Group of Insurance Companies (Progressive) showing Respondent was connected to a total of 152 policies issued between September 17, 2022, and November 6, 2024.
3. On or about December 6, 2024, DIFS opened an investigation into the complaint. The investigation revealed the following information:
  - a. On the same day as the investigation was opened, posing as a prospective customer, a DIFS Staff employee sent a text message to cell phone number XXXXXX-4238 (“phone number 4238”), stating the individual was seeking automobile insurance. Between December 6, 2024, and December 9, 2024, the DIFS staff and Respondent engaged in the following text conversation:

Respondent: “You still need insurance phone was broke.”

DIFS Staff: “Cheapest”

Respondent: “Full coverage or no fault.”

DIFS Staff: “NF” (shorthand for No-Fault)

Respondent: “100”

Respondent: “Send info.”

Respondent: “Address, Driver license number, and dob.”

Respondent: “Humblemantastic.” (This is identified as a Cashapp hashtag at which the DIFS Staff could make an in-app direct payment to Respondent.)

DIFS Staff: “What company are you with?”

Respondent: “Progressive.”
  - b. DIFS Staff learned that the cell phone number to which it was texting with Respondent is a prepaid plan offered through T-Mobile USA, Inc. (“T-Mobile”) and was registered to one of the three Facebook aliases, “Shabazz GodGift Mohammad”, and operated by Respondent. Additionally, DIFS Staff found this cell phone number is listed as a contact for Respondent with the Michigan Department of State (MDOS).
  - c. Between September 16, 2024, and November 6, 2024, sixteen policies were created with Progressive. Each policy identifies the payment method as being funded from account number XXXXXXXXX5529 (“account 5529”) with Sutton Bank.
  - d. DIFS Staff contacted Sutton Bank and was able to confirm account 5529 is Respondent’s personal bank account and had registered to it phone number 4238. T-Mobile and MDOS have on file for the Respondent. This phone number also corresponds to the text conversation between DIFS Staff and Respondent on December 6, 2024.

- e. As part of its investigation, DIFS Staff contacted MP,<sup>1</sup> a customer named by Progressive as having been defrauded by Respondent. DIFS learned from MP that Respondent and MP communicated, based upon Facebook advertisements Respondent posted as “James Opaquehearted Stewart.” MP provided DIFS Staff with records reflecting a payment of \$100.00 to phone number 4238 via ApplePay. The Facebook profile “James Opaquehearted Stewart” is one of three alias accounts used by Respondent.
- f. Respondent created three aliases on Facebook, each of which were found to have offered auto insurance premiums without requesting any customer information, other than payment amount due. Respondent’s aliases advertised as follows:
  - i. “James Opaquehearted Stewart” posted advertisements soliciting to prospective buyers:
    - 1. On May 23, 2024, “Good morning I’m up doing insurance...”, “\$125 Fault”, and “\$175 Full Coverage”;
    - 2. On May 25, 2024, “Who need [sic] car insurance”, “\$125 Fault”, and “\$175 Full Coverage”;
    - 3. On August 15, 2024, “Full coverage insurance for \$150 today”; and,
    - 4. On October 7, 2024, “Doing full coverage car insurance for 150.”
  - ii. “Shabazz GodGift Mohammad” posted a side-by-side advertisement on May 21, 2024, containing two images, both soliciting insurance to prospective buyers.
    - 1. The left-side image reads: “\$125 Fault” and “\$175 Full Coverage”;
    - 2. The right-side image reads: “Tap in”, “...need legit ca...urance!!”, and “Works for ever...Tags, plates, co...pulled over, ...dealerships et”
  - iii. “Bobby Godgift Hitch” shared, on the same day, the Facebook post “Shabazz GodGift Mohammad” posted on May 21, 2024. “Bobby Godgift Hitch” added to the advertisement solicitation, “Doing insurance for \$100 first 3 ppl come.”
- g. All three of Respondent’s Facebook aliases contained pictures of the Respondent himself, in some combination of profile and cover image.
- h. Progressive connected Respondent to 152 policies issued between September 17, 2022, and November 6, 2024. Each of the identified policies were cancelled for nonpayment soon after issuance. The total premium owed to Progressive for the 152 policies is \$399,578.00. To date, Progressive has not received any of the premium payments Respondent has received from the 152 policies issued.

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<sup>1</sup> The victim’s initials are used in deference to the individual’s privacy.

4. Respondent has never been licensed to sell, solicit, or negotiate insurance in Michigan.
5. DIFS was able to confirm with both law enforcement and the Michigan Department of State that the photos used in the Facebook profiles for “James Opaquehearted Stewart”, “Shabazz GodGift Mohammad”, and “Bobby Godgift Hitch” were in fact photographs of Respondent Darnell Cantie. This information confirmed for DIFS Staff that the aforementioned profiles were aliases Respondent uses on Facebook for the unlicensed insurance activity in which he engages.
6. During the course of this investigation, DIFS discovered that Respondent was previously the subject of a September 9, 2024, Final Order to Cease and Desist (the “2024 Order”) for allegations involving unlicensed insurance activity and fraudulent insurance acts. The 2024 Order was issued pursuant to Section 251 of the Code, MCL 500.251, and required that Respondent immediately cease and desist from all activities in violation of the Code.
7. During its 2024 investigation into Respondent’s unlicensed activity, DIFS discovered that Respondent’s Facebook profile used the same alias, “James Opaquehearted Stewart.”

### III. CONCLUSIONS OF LAW

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

1. The Facebook advertisements set forth above, posted by Respondent between September 9, 2024, and November 6, 2024, constitute a violation of the 2024 Order.
2. Respondent knew or reasonably should have known that Section 1201a(1) of the Code, MCL 500.1201a(1), prohibits the unlicensed sale, solicitation, or negotiation of insurance. Respondent’s conduct as described above constitutes the sale, solicitation, or negotiation of insurance. Respondent has thereby acted as an unlicensed insurance producer in violation of Section 1201a(1) of the Code, MCL 500.1201a(1).
3. Respondent knew or reasonably should have known that Section 251(6) of the Code, MCL 500.251(6), provides:

A person who violates or otherwise fails to comply with a cease-and-desist order under this section is subject to 1 or more of the following:

(a) Payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, if the person knew or reasonably should have known the person was in violation of the order, payment of a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00.

(b) Suspension or revocation of the person's license or certificate of authority.

(c) Complete restitution, in the form, amount, and within the period determined by the commissioner, to all persons in this state damaged by the violation or failure to comply.

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

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.

(d) The suspension or revocation of the person's license.

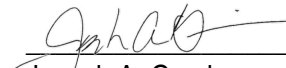
5. By engaging in the unauthorized sale, solicitation, or negotiation of insurance, as described above, Respondent has violated the 2024 Order, and he is therefore subject to penalties pursuant to Section 251(6) of the Code, MCL 500.251(6). The numerous occasions that Respondent violated the 2024 Order and Section 1201a of the Code, MCL 500.1201a, further indicate that Respondent knew or should have known that Respondent was in violation of the 2024 Order and chapter 12 of the Code such that a civil fine enhancement under Sections 1201a and 1244(1)(a), MCL 500.1201a and 500.1244(1)(a), resulting in a fine of \$50,000.00, is justified.

#### IV. ORDER

Therefore, it is **ORDERED** that:

- A. Respondent is in default in this matter and all allegations 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 the Code provisions cited in this Final Decision.
- C. Pursuant to Sections 251(6)(a) and 1244(1) of the Code, MCL 500.251(6)(a) and 500.1244(1), Respondent shall pay a civil penalty of \$50,000.00.

Anita G. Fox, Director  
For the Director:

  
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Joseph A. Garcia  
Senior Deputy Director and General Counsel