

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
ENFORCEMENT ACTIONS

January – March  
2019

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
American Pride Financial, LLC	12615	Insurance	7-10-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	1-17-19	Revoke License
Anaya, Favela, Ana Elizabeth	14546	Insurance	12-13-16	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(d) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$8,000 Civil Penalty
Atton, Elizabeth	15454	Mortgage	1-25-19	Order of Prohibition	MCL 445.1668a(8) Felony involving Fraud MCL 493.157(8) Posing an Imminent Threat	Order of Prohibition	2-1-19	Prohibition
Bensinger, Robert R.	15424	Insurance	3-19-19	Proposed Consent Order and Stipulation	MCL 500.1239(1)(b)(e) Unlawful Behavior of an Agent	Stipulation to Consent Order	3-29-19	Revoke License
Big House Insurance Agency, LLC	13704	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-19-19	Revoke License
Borden, Judith M.	15324	Insurance	9-25-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Stipulation to Consent Order	2-27-19	Revoke License Cease & Desist Order

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Bourcier, Jennifer	15155	Insurance	10-1-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Unlawful Behavior of an Agent	Final Decision	1-16-19	Revoke License
Butler, Justin E.	15277	Insurance	7-25-18	Admin. Complaint/Order/Notice	MCL 500.1239(1)(b)(e) Unlawful Behavior of an Agent	Final Decision	2-27-19	\$500 Civil Penalty Cease & Desist Order
Butler, Justin E.	15390	Insurance	10-29-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(b) Unlawful Practices	Final Decision	1-24-19	Revoke License Cease & Desist
Cabot, LLC	13673	Insurance	4-25-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-15-19	Revoke License
Candia Amaya, Elizabeth	15332	Insurance	10-29-18	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	2-20-19	Revoke License Cease & Desist Order
Chamberlain Warden, LLC	15176	Insurance	11-26-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-7-19	Revoke License
Chambers Financial Management, LLC	12508	Insurance	4-16-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-26-19	Revoke License

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Changmaah, Akap	15084	Insurance	12-7-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Stipulation to Consent Order	2-21-19	Revoke License Cease & Desist Order
CNU of Michigan, LLC	14203	Deferred Presentment	11-7-16	Notice of Intent to Revoke	MCL 487.2154(8) Unlawful Practices	Consent Order	1-3-19	\$69,800 Civil Penalty
Creative Wealth Strategies, Inc.	15037	Insurance	7-25-18	Notice of Opportunity to Show Compliance	MCL 400.1239(1)(h) Fraudulent Statements	Final Decision	1-29-19	Revoke License
Davidson-Babcock, Inc.	13680	Insurance	4-25-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-15-19	Revoke License
Dean Insurance & Associates	12630	Insurance	7-10-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-1-19	Revoke License
Dicker & Deal, Inc.	15453	Deferred Presentment	1-16-19	Notice of Opportunity to Show Compliance	MCL 487.1011 Unlawful Practices	Stipulation to Consent Order	2-26-19	\$2,000 Civil Penalty
Eurich, Jay T.	15018	Insurance	11-9-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	3-7-19	Revoke License Cease & Desist Order
Financial Ins. Corporation	15278	Insurance	1-4-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-1-19	Revoke License
Financial Investment Services, Inc.	15220	Insurance	1-8-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License

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Financial Marketing Agency, Inc.	15350	Insurance	12-3-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License
Fresh Money, Inc.	15361	Deferred Presentment	10-29-18	Proposed Consent Order	MCL 487.2154(8) Unlawful Practices	Stipulation to Consent Order	1-4-19	\$1,500 Civil Penalty
Fynull, LLC	15376	Insurance	1-10-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License
Gopito, Tendai	15292	Insurance	11-9-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Unlawful Behavior of an Agent	Stipulation to Consent Order	3-25-19	Revoke License
Haidar, Rawana I.	14584	Insurance	3-6-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Unlawful Behavior of an Agent	Stipulation to Consent Order	1-22-19	\$9,500 Civil Penalty
Hayes, Sarah	14924	Insurance	9-24-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Unlawful Behavior of an Agent	Final Decision	1-29-19	Revoke License
HomeChoice Financial, LLC	14162	Insurance	5-31-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-19-19	Revoke License
Howie Insurance Agency, Inc.	15402	Insurance	12-17-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
Instate Insurance Agency, LLC	13708	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-19-19	Revoke License

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Insurance Designers, Inc.	12575	Insurance	6-24-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	1-17-19	Revoke License
Integrated Solutions Risk Management, Inc.	15285	Insurance	12-17-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-7-19	Revoke License
Ionia County Insurance Agency	15206	Insurance	12-17-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
Issak, Jumana G.	14595	Insurance	3-14-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$500 Civil Penalty
Issak, Nasem N.	14595	Insurance	3-14-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$1,000 Civil Penalty
J. Libby & Associates, Inc.	12621	Insurance	7-10-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-26-19	Revoke License
Jackson, Kelita Y.	14719	Insurance	2-10-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Unlawful Behavior of an Agent	Final Decision	3-21-19	Revoke License

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Jackson's Insurance Bureau Agency, LLC	14719	Insurance	2-10-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-21-19	Revoke License
James A. Jacobs Company, Inc.	13082	Insurance	3-1-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License
JCS Financial, LLC	15306	Insurance	1-11-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License
Johnson Group Agency	12625	Insurance	7-10-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-7-19	Revoke License
Johnson, Anthony	15075	Insurance	2-20-19	Cease & Desist Order	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.1201a Unlicensed Activity	Cease & Desist Order	2-20-19	Cease & Desist Order
Jones, Yesenia	15035	Insurance	2-9-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	3-12-19	\$9,845 Civil Penalty

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Kassab, Renault	14489	Insurance	1-11-18	Notice of Opportunity to Show Compliance	MCL 500.1201a Unlicensed Activity MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$670 Civil Penalty
Kassab, Ronnie K.	14489	Insurance	1-11-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business MCL 500.1239(h) Unlawful Behavior of an Agent	Stipulation to Consent Order	1-22-19	\$7,500 Civil Penalty
Krikor, Hani	14584	Insurance	3-6-17	Notice of Opportunity to Show Compliance	MCL 500.1201a Unlicensed Activity MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$670 Civil Penalty
L.A. Insurance Agency 223, LLC	15035	Insurance	2-9-18	Notice of Opportunity to Show Compliance	MCL 500.1201a Unlicensed Activity MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	3-12-19	\$2,000 Civil Penalty

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LA Insurance Agency 128, LCC	14584	Insurance	3-6-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$2,000 Civil Penalty
LA Insurance Agency 213, LLC	14487	Insurance	11-17-16	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$500 Civil Penalty
LA Insurance Agency 213, LLC	14546	Insurance	12-13-16	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$2,000 Civil Penalty
LA Insurance Agency 249, LLC	13731	Insurance	4-29-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-1-19	Revoke License
LA Insurance Agency XII, Inc.	14489	Insurance	1-11-18	Notice of Opportunity to Show Compliance	MCL 500.1201a Unlicensed Activity MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$1,000 Civil Penalty
LA Insurance Agency XXVI, Inc.	14595	Insurance	3-14-17	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$1,000 Civil Penalty
Marchone, Angela C.	15035	Insurance	2-9-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	3-12-19	\$9,500 Civil Penalty



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Matthews, Aaron	15417	Insurance	12-15-18	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1239(h) Unlawful Behavior of an Agent	Cease & Desist Order	1-11-19	Cease & Desist Order
McMurry Insurance Agency, Inc.	13757	Insurance	5-3-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	1-17-19	Revoke License
Mercari, Inc.	15264	Mortgage	9-12-18	Proposed Consent Order	MCL 487.1011(2) Unlawful Practices	Consent Order	1-17-19	\$38,900 Civil Penalty
Mizner, Keri L.	15029	Insurance	11-16-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-14-19	Revoke License
Moore, Frederick	15272	Mortgage	1-25-19	Order of Prohibition	MCL 493.157(8) Fraudulent Statements	Order of Prohibition	2-1-19	Order of Prohibition
Morley, Frederick	15037	Insurance	7-25-18	Notice of Opportunity to Show Compliance	MCL 500.4053 Fraudulent Statements	Final Decision	1-29-19	Revoke License
Motorcity Bonding & Insurance Agency, Inc.	14811	Insurance	3-2-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	2-12-19	Revoke License Cease & Desist Order

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Muschegian, Mari	14487	Insurance	11-17-16	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$500 Civil Penalty
Muschegian, Mari	14546	Insurance	12-13-16	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	1-22-19	\$670 Civil Penalty
Muschegian, Raffi	15035	Insurance	2-9-18	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(h) Misconduct of Business	Stipulation to Consent Order	3-12-19	\$9,175 Civil Penalty
National Healthcare Agency, LLC	12793	Insurance	11-25-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
NCLSI, L.P.	12683	Insurance	9-25-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
Norfleet, Clarence	14868	Insurance	1-16-18	Admin. Complaint/Order/Notice	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	3-15-19	Revoke License
Norris, Aloysius	14855	Insurance	12-5-18	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	1-29-19	Cease & Desist Order
NRN Finance, LLC.	12783	Insurance	11-17-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License

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Offer Financial, LCC	13734	Insurance	4-29-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-1-19	Revoke License
One Stop Insurance, LLC	13713	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-19-19	Revoke License
Petersen, Elizabeth T.	14595	Insurance	11-30-16	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	1-22-19	Cease & Desist Order
PNP Corp.	12686	Insurance	9-25-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-14-19	Revoke License
Quality Teleservices Management, Inc.	15192	Insurance	12-17-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-7-19	Revoke License
Richardson, Andrew	14864	Insurance	3-5-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	3-21-19	Revoke License
Romero, Yesenia	14487	Insurance	11-17-16	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Stipulation to Consent Order	1-22-19	\$1,000 Civil Penalty
S Financial Strategies, LLC	13993	Insurance	15-16-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-26-19	Revoke License

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Schrock & Associates, LLC	15182	Insurance	12-3-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
Shaw Group, Inc. The	14417	Insurance	6-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-6-19	Revoke License
Smart Payment Plan, Inc.	15300	Deferred Presentment	9-24-18	Proposed Consent Order & Stipulation	MCL 487.1011 Unlicensed Activity	Stipulation to Consent Order	3-26-19	\$109,850 Civil Penalty
State Insurance Group, LLC	12627	Insurance	7-10-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-1-19	Revoke License
Summit Health Group, LLC	15282	Insurance	1-4-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-26-19	Revoke License
Summit Indemnity Services	12687	Insurance	9-25-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	2-11-19	Revoke License
Szykula, Joseph M.	14811	Insurance	3-2-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	2-12-19	Revoke License Cease & Desist Order
Tom Jager Agency, LLC	15184	Insurance	12-17-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	2-11-19	Revoke License
Tubular Projections	13677	Insurance	4-25-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-15-19	Revoke License

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United States Title Corporation	15368	Insurance	1-8-19	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	3-29-19	Revoke License
Webb, Kelly	15304	Insurance	9-21-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Stipulation to Consent Order	3-19-19	Revoke License
Wegner, Olesya	15080	Insurance	2-6-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	3-29-19	Revoke License
You Walk Bail Bond Agency, Inc.	15390	Insurance	10-29-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	1-24-19	Revoke License