

**State of Michigan
Department of Insurance and Financial Services
Enforcement Actions**

October – December 2017

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
Aetna Better Health of Michigan, Inc.	14736	Insurance	6-14-17	Notice of Opportunity to Show Compliance	MCL 500.3529(6) Failure to Submit Standard Contract	Consent Order	10-27-17	\$1,000 Civil Penalty
Allison, Sabrina L.	14544	Insurance	11-9-16	Cease & Desist Order	MCL 500.2271 Unlawful Practices MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	11-13-17	Cease & Desist Order
Burt, Laurie	13492	Insurance	6-20-17	Notice of Opportunity to Show Cause	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	10-25-17	\$500 Civil Penalty
Cash Now VI, LLC	14871	Deferred Presentment	6-28-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	10-26-17	\$1,000 Civil Penalty
Cash On Demand Kalamazoo, LLC	12657	Regulatory Loan	9-8-16	Notice of Opportunity to Show Cause	MCL 493.13 Unlawful Practices	Final Decision	10-23-17	Cease & Desist Order

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
Central Clearing Co/Cash Now, Partners, Limited Partnership	14872	Deferred Presentment	6-29-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	10-6-17	\$600 Civil Penalty
Cottonwood Financial Michigan, LLC	14840	Deferred Presentment	6-16-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	10-10-17	\$3,000 Civil Penalty
Emery & Karrigan, Inc.	13510	Insurance	3-9-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision to Rescind	10-19-17	Revoke License
Edwards, Robert M.	14814	Insurance	5-26-17	Notice of Opportunity to Show Cause	MCL 500.1239 Unlawful Behavior of an Agent	Final Decision	12-8-17	\$1,000 Civil Penalty
Henman, Scott	13494	Insurance	6-20-17	Notice of Opportunity to Show Cause	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	10-18-17	\$1,000 Civil Penalty
Johnson, Ian A.	14731	Insurance	8-22-17	Cease & Desist Order	MCL 500.2271 Unlawful Practices MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	12-6-17	Cease & Desist Order
John Hancock Life Insurance Company (U.S.A.)	12769	Insurance	5-5-17	Notice of Opportunity to Show Cause	MCL 500.3925 Unlawful Practices	Consent Order	10-25-17	\$1,000 Civil Penalty

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
Jundy, Robert S.	12938	Insurance	5-11-17	Notice of Opportunity to Show Cause	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	10-10-17	\$5,000 Civil Penalty
Lead Connection, Inc.	14677	Insurance	1-10-17	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	12-12-17	Cease & Desist Order
Long, Polliann	13391	Insurance	6-1-17	Notice of Opportunity to Show Cause	MCL 500.1239(1)(h) Fraudulent Statements	Consent Order	10-3-17	Revoke License
Markel Insurance Company	12717	Insurance	12-15-15	Notice of Opportunity to Show Cause	MCL 500.1208a Misconduct of Business	Consent Order	11-3-17	\$2,500 Civil Penalty
Mason, Paul V. Sloan Mason North America, Inc.	12819	Insurance	7-20-17	Proposed Consent Order	MCL 500.1905 Unlicensed Activity MCL 500.1915 Unlawful Practices	Consent Order	10-3-17	\$1,000 Civil Penalty
Metro Investors III, LLC	14901	Deferred Presentment	6-30-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	10-20-17	\$500 Civil Penalty
Nations Insurance Agency Harper Woods	12938	Insurance	5-11-17	Notice of Opportunity to Show Cause	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	10-10-17	\$5,000 Civil Penalty
One Stop Cash Advance, LLC	14870	Deferred Presentment	6-28-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	12-13-17	\$2,500 Civil Penalty

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
Professional Public Adjuster Services, LLC	14836	Insurance	6-16-17	Admin. Complaint/Order/Notice	MCL 500.249a Failure to Respond	Final Decision	12-6-17	\$2,500 Civil Penalty
Walker, Charles H. Charles Walker & Associates	14544	Insurance	11-9-16	Order of Summary Suspension	MCL 500.249 Failure to Respond MCL 500.1239 1(h) Unlawful Behavior	Final Order of Summary Suspension	11-13-17	Revoke License