

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
ENFORCEMENT ACTIONS

October – December  
2018

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
#1 Champs Bail Bonds	13910	Insurance	5-1-18	Notice of Opportunity to Show Compliance	MCL 500.1201a(1) Unlicensed Activity MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	10-30-18	Cease & Desist Order
Allegiance Insurance Agency CXXIV, LLC	13636	Insurance	4-22-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-16-18	Revoke License
Amenity Benefits, Inc.	15294	Insurance	8-22-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-17-18	Revoke License
Anderson, Eugene D.	15156	Insurance	6-28-18	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	10-9-18	Revoke License
Apex Capital, LLC	12252	Insurance	2-25-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Asset Service, Inc.	13559	Insurance	4-14-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
AZ Insurance Agency, LLC	13270	Insurance	3-14-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-8-18	Revoke License

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Benefits West	13716	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-24-18	Revoke License
Bluewater Benefits Company, LLC	15281	Insurance	8-22-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-5-18	Revoke License
Braxton's Insurance Agency, LLC	13721	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Buresh Bennett Funeral Homes, Inc.	13520	Insurance	4-8-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-31-18	Revoke License
Carta, Frank J.	15142	Insurance	5-21-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Consent Order	11-16-18	\$5,000 Civil Penalty
Carter, Tyrone	15074	Insurance	9-4-18	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity	Final Decision	10-11-18	Cease & Desist Order
Century Title Agency, LLC	13089	Insurance	2-26-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-8-18	Revoke License
Conrad-Williamson, LLC	13624	Insurance	4-20-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License

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Dealers Financial, Inc.	12506	Insurance	4-16-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-26-18	Revoke License
DeHaven, Craig	15258	Mortgage	7-25-18	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	10-19-18	Prohibition
DMI Agency, LLC	14710	Insurance	1-3-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-16-18	Revoke License
Elia Brothers, Inc.	15343	Insurance	11-2-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-21-18	Revoke License
Financial Advantage, LLC	13609	Insurance	4-20-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-12-18	Revoke License
Forbes Alden, LLC.	15374	Insurance	11-2-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-21-18	Revoke License
G.D.T. Financial Services, Inc.	13587	Insurance	4-18-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-19-18	Revoke License
Gemco Corp.	14520	Insurance	7-22-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-5-18	Revoke License
Golden Reserve Protection Planning, LLC	15333	Insurance	9-25-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-5-18	Revoke License
H Roushangar Agency, LLC	14568	Insurance	9-6-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-31-18	Revoke License

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H.I.C.A., LLC	12681	Insurance	9-25-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-8-18	Revoke License
Haapala Insurance Agency, Inc.	13742	Insurance	4-29-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-21-18	Revoke License
Health Agents USA, LLC	14603	Insurance	10-6-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-5-18	Revoke License
Jacobs, Raul E.	15039	Insurance	8-22-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent	Final Decision	12-10-18	Revoke License
Landmark Agency, LLC	14236	Insurance	6-13-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-19-18	Revoke License
Livingston Senior Financial Services, LLC	13615	Insurance	4-20-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Lord's International, LLC	13481	Insurance	3-31-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-19-18	Revoke License
Mamba Financial	13765	Insurance	5-3-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-21-18	Revoke License

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Marks, Daniel S., Jr.	13910	Insurance	5-1-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Final Decision	10-30-18	Revoke License Cease & Desist Order
Mason, Paul V. Sloan Mason North America, Inc.	15055	Insurance	5-22-18	Notice of Opportunity to Show Compliance	MCL 500.1201a(1) Unlicensed Activity MCL 500.1239(h) Unlawful Behavior of an Agent	Consent Order	11-19-18	\$1,000 Civil Penalty
McKinney Financial, LLC	14569	Insurance	9-6-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-8-18	Revoke License
Mercari, Inc.	15264	Mortgage	9-12-18	Proposed Consent Order	MCL 487.1011 Unlawful Practices	Consent Order	12-14-18	\$38,900 Civil Penalty
Midwest Family Services, Inc.	14564	Insurance	9-6-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-8-18	Revoke License
Midwest Title Agency, LLC	13444	Insurance	3-28-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License

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Mills, Cindy	15140	Insurance	5-21-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Consent Order	10-18-18	Cease & Desist Revoke License
Momma Bear Insurance Agency, Inc.	14773	Insurance	3-1-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-1-18	Revoke License
National Actuaries, Inc.	13496	Insurance	4-8-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Northern Michigan Insurance Products	13883	Insurance	5-9-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-1-18	Revoke License
Palmer, Shawna Anna-Marie	14722	Insurance	6-6-17	Notice of Opportunity to Show Compliance	MCL 500.1201a(1) Unlicensed Activity	Final Decision	10-3-18	Revoke License
Parks, Tiffany	15074	Insurance	9-4-18	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity	Cease & Desist Order	10-11-18	Cease & Desist
Pathway Investments Company	13594	Insurance	4-18-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License

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Paypool, LLC	15239	Mortgage	6-27-18	Notice of Opportunity to Show Compliance	MCL 492.103(a) Unlicensed Activity	Consent Order	11-9-18	\$14,100 Civil Penalty
Poyle Associates, LLC	13385	Insurance	3-23-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Richway Marketing Corp.	13570	Insurance	4-14-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Safe Future Financial, LLC	15142	Insurance	5-21-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Consent Order	11-16-18	\$10,000 Civil Penalty
Schieffer & Associates, Inc.	13148	Insurance	3-9-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-16-18	Revoke License
Security Reserve Insurance Agency, Inc.	13884	Insurance	5-26-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-1-18	Revoke License
Sleeper, Khrista	15139	Insurance	5-21-18	Notice of Opportunity to Show Compliance	MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Final Decision	12-7-18	Cease & Desist Revoke License

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Small Business Employee Benefits, LLC	13384	Insurance	3-23-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-26-18	Revoke License
Smith, Serena	14874	Insurance	10-26-17	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Cease & Desist Order	11-21-18	Cease & Desist
Star Settlement Services, LLC	13736	Insurance	4-29-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-19-18	Revoke License
Stewart, Eric M.	15143	Insurance	8-2-18	Notice of Opportunity to Show Compliance	MCL 500.1201a(1) Unlicensed Activity MCL 500.1239(h) Unlawful Behavior of an Agent MCL 500.4053 Fraudulent Statements	Final Decision	11-29-18	Revoke License Cease & Desist



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Sunseri National Settlement, Inc.	13735	Insurance	9-29-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-26-18	Revoke License
Sunset Insurance Agency 1	13709	Insurance	4-27-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-15-18	Revoke License
Switzer, Connie	15357	Mortgage	10-29-18	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	10-29-18	Prohibition
TLG Benefits, Inc.	13748	Insurance	4-29-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-21-18	Revoke License
Transcend Insurance Agency, LLC	13622	Insurance	4-20-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-3-18	Revoke License
Transpo Credit, LLC	13341	Insurance	3-21-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-16-18	Revoke License
Triunion Title, LLC	14793	Insurance	3-20-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-1-18	Revoke License
Uncle Warbucks	15238	Motor Vehicle	8-8-18	Admin. Complaint/Order/Notice	MCL 492.103(a) Unlicensed Activity	Consent Order	11-7-18	Cease & Desist
Unified Benefit Solutions, LLC	14742	Insurance	2-23-17	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	12-19-18	Revoke License
United Financial Consultants	12791	Insurance	11-23-15	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-31-18	Revoke License

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Uppleger, Joseph Earl III Safe Future Financial, LLC	15142	Insurance	5-21-18	Notice of Opportunity to Show Compliance	MCL 493.1391(d) Unlawful Practices MCL 500.4053 Fraudulent Statements	Consent Order	11-16-18	\$10,000 Civil Penalty
Vela, Linda	15362	Deferred Presentment	10-29-18	Order of Prohibition	MCL 487.2169 Violations of the DPSTA	Order of Prohibition	12-7-18	Prohibition
Welch Agency, LLC	15319	Insurance	8-22-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	10-17-18	Revoke License
Wendt and Company, Inc.	15280	Insurance	8-22-18	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	11-5-18	Revoke License