

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
ENFORCEMENT ACTIONS
OCTOBER - DECEMBER 2014**

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
Archer Direct	12033	Regulatory Loan	6-5-14 6/12/14	Administrative Complaint/Order/Notice of Hearing Cease & Desist Order	MCL 493.2 (1) Unlicensed Activity	Cease & Desist Order	12-23-14	Cease & Desist
Blusewicz, Lawrence M.	12052	Insurance	7-25-14	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to Respond	Final Decision	12-11-14	Revoke License
Cash Co., Inc.	12168	Deferred Presentment	10-3-14	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	11-21-14	\$500 Civil Penalty
Check & Cash USA, LLC	11925	Deferred Presentment	4-3-14	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	12-5-14	\$3,000 Civil Penalty
Christian, Robert A.	11918	Insurance	5-19-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	10-6-14	Revoke License

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Cimet, Paul	12104	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Duda, Teresa L.	12091	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Folger, Carolyn S,	12100	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist

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Gould, Paula M.	11920	Insurance	5-6-14	Notice of Opportunity to Show Compliance	MCL 500.247 Failure to Respond MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Final Decision	11-7-14	Revoke License
Hague-Rogers, Robert S.	11902	Insurance	9-9-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Final Decision	12-10-14	Revoke License
Instant Cash Advance Corp.	12015	Deferred Presentment	6-5-14	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	12-5-14	\$6,000 Civil Penalty
Jarman, John	11829	Insurance	11-20-13	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	12-30-14	Revoke License

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Lyn, Christopher	12083	Insurance	7-18-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Morales, Manuel A., Sr.	12099	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Morocco, William	12095	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Raymond, Timothy	11863	Insurance	6-6-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	10-24-14	Revoke License

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Thompson, Ricky A.	12096	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Volts, Michael R.	12101	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist
Wilson, Joel Diversified Group Insurance Agency LLC, The		Insurance	2-7-14	Administrative Complaint/Order/Hearing	MCL 500.1239 Misconduct of Business	Final Decision	11-7-14	Revoke License

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Zippin, Lawrence	12098	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201a(1) Unlicensed Activity MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Cease & Desist Order	10-15-14	Cease & Desist