

**Department of Insurance and Financial Services
Enforcement Actions
October – December 2015**

Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
911 Cash LLC	12594	Deferred Presentment	Notice of Opportunity to Show Compliance	8-3-15	MCL 487.2153(2) Unlawful Practices	Consent Order	10-23-15	\$500 Civil Penalty
Aloisio, Nichole	12608	Insurance	Cease & Desist Order	9-21-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	11-6-15	Cease & Desist
American & Veterans Preferred Life LLC	12435	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Approved Cash Advance Corp.	12170	Deferred Presentment	Notice of Opportunity to Show Compliance	10-3-15	MCL 487.2153(2) Unlawful Practices	Consent Order	12-30-15	\$7,000 Civil Penalty
Approved Cash Advance Corp.	12216	Deferred Presentment	Notice of Opportunity to Show Compliance	3-10-15	MCL 487.2153(2) Unlawful Practices	Consent Order	12-30-15	\$39,500 Civil Penalty
Approved Cash Advance Corp.	12213	Deferred Presentment	Notice of Opportunity to Show Compliance	3-10-15	MCL 487.2153(2) Unlawful Practices	Consent Order	12-30-15	\$17,500 Civil Penalty
Approved Cash Advance Corp.	11886	Deferred Presentment	Notice of Opportunity to Show Compliance	3-10-15	MCL 487.2153(2) Unlawful Practices	Consent Order	12-30-15	\$22,600 Civil Penalty
Barba, Edy	12651	Insurance	Cease & Desist Order	9-21-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	11-2-15	Cease & Desist
Cash In A Flash, LLC	12292	Deferred Presentment	Notice of Opportunity to Show Compliance	3-3-15	MCL 487.2153(2) Unlawful Practices	Consent Order	11-6-15	\$6,900 Civil Penalty

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CashFastForLess	12172	Deferred Presentment	Notice of Opportunity to Show Compliance	1-13-15	MCL 487.2153(2) Unlawful Practices	Consent Order	10-13-15	\$2,000 Civil Penalty
Castle, Daniel Mears Insurance Agency	12461	Insurance	Summary Suspension Order	4-23-15	MCL 500.1239 Misconduct of Business	Consent Order	10-13-15	Revoke Licenses
Check & Cash USA, LLC	12286	Deferred Presentment	Notice of Opportunity to Show Compliance	3-3-15	MCL 487.2153(2) Unlawful Practices	Consent Order	10-23-15	\$1,500 Civil Penalty
Check Into Cash Of Michigan, LLC	12227	Deferred Presentment	Notice of Opportunity to Show Compliance	1-28-15	MCL 487.2153(2) Unlawful Practices	Consent Order	10-23-15	\$26,000 Civil Penalty
Chivaroli Enterprises LLC	12429	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Covington, Christopher, Joseph National Processing Center	12519	Insurance	Cease & Desist Order	6-11-15	MCL 500.493(2)1 Unlicensed Activity MCL 500.664 Misrepresentation	Final Cease & Desist Order	11-10-15	Cease & Desist
DMB Financial	12184	Mortgage	Cease & Desist Order	10-24-15	MCL 451.414 Unlicensed Activity	Final Cease & Desist Order	10-30-15	Cease & Desist
Express Payday Advance and Check Cashing, Inc.	12220	Deferred Presentment	Notice of Opportunity to Show Compliance	12-15-14	MCL 487.2153(2) Unlawful Practices	Consent Order	11-23-15	\$500 Civil Penalty
E-Z Cash 1, Inc.	12595	Deferred Presentment	Notice of Opportunity to Show Compliance	9-3-15	MCL 487.2153(2) Unlawful Practices	Consent Order	11-6-15	\$5,300 Civil Penalty

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Heiser Insurance Services	12487	Insurance	Administrative Hearing/Order/Notice of Hearing	4-10-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Hill, Thomas L. Hillside Insurance Agency	11947	Insurance	Notice of Opportunity to Show Compliance	5-6-14	MCL 500.1239 Misconduct of an Agent MCL 500.1207(1) Fiduciary Violation	Consent Order	12-21-15	Revoke Licenses
Insurance Associates Agency, Inc.	12483	Insurance	Administrative Hearing/Order/Notice of Hearing	4-10-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
JD Finance, Inc.	12597	Deferred Presentment	Notice of Opportunity to Show Compliance	8-19-15	MCL 487.2153(2) Unlawful Practices	Consent Order	11-23-15	\$600 Civil Penalty
JVP Agency, Inc.	12387	Insurance	Administrative Hearing/Order/Notice of Hearing	2-13-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Life Planning Associates, Inc.	12433	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Millar Insurance Agency, LLC	12422	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Montalvo, Cindy	12652	Insurance	Cease & Desist Order	9-21-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	11-2-15	Cease & Desist

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National Processing Center	12519	Insurance	Cease & Desist Order	6-11-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	11-10-15	Cease & Desist
Patterson, Kevin	12671	Insurance	Proposed Consent Order	11-9-15	MCL 500.1239 Misconduct of an Agent MCL 500.1207(1) Fiduciary Violation	Consent Order	12-11-15	Revoke License
Premier Marketing Alliance, Inc.	12423	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Tatarly, Vladimir I.	12459	Insurance	Summary Suspension Order	5-7-15	MCL 500.1239 Misconduct of Business	Order	10-29-15	Revoke License
Taylor North Insurance Agency, Inc.	12434	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License
Trattner, Steven B. Cinergy Health, Inc.	12235	Insurance	Notice of Opportunity to Show Compliance	3-27-15	MCL 500.493(2)1 Unlicensed Activity	Final Decision	12-30-15	\$5,000 Civil Penalty Surrender License Revoke License
WWFW Management, LLC	12428	Insurance	Administrative Hearing/Order/Notice of Hearing	3-4-15	MCL 500.249 Failure to Respond	Final Decision	10-14-15	Revoke License