

**STATE OF MICHIGAN
DEPARTMENT INSURANCE AND FINANCIAL SERVICES**

Before the Director of the Department of Insurance and Financial Services

In the matter of:

ALI ALI
System ID No. 0593171

ENFORCEMENT CASE NO. 14-12231

AAS INSURANCE AGENCY CORPORATION
System ID No. 0097770

ASA INSURANCE AGENCY CORPORATION
System ID No. 0025475

Respondents.

FINAL ORDER TO REVOKE INSURANCE PRODUCER LICENSE

Issued and entered
on March 13, 2015,
Teri L. Morante,
Chief Deputy Director

**I.
FINDINGS OF FACT**

1. On January 7, 2015, pursuant to Section 1242 of the Insurance Code (Code), MCL 500.1242, and Section 92 of the Michigan Administrative Procedures Act (APA), MCL 24.292, the Chief Deputy Director of the Department of Insurance and Financial Services (DIFS) issued to Respondents an Order of Summary Suspension (Order), Notice of Opportunity for Hearing and Notice of Intent to Revoke License (Notice).
2. The Order and Notice, served on Respondents via certified mail, was received by Respondent ASA Insurance Agency Corporation on January 14, 2015, and received by Respondent AAS Insurance Agency Corporation on January 16, 2015, as evidenced by the signed certified mail Domestic Return Receipts.
3. The order and Notice served on Respondent Ali Ali, by first class mail to his last known address, [REDACTED], was not returned as undeliverable.

4. The Order and Notice, incorporated herein, contained allegations that Respondents engaged in conduct providing justification for sanctions pursuant to Section 1239(1)(h) of the Code, MCL 500.1239(1)(h). Specifically, the Order and Notice alleged that Respondents were selling fraudulent insurance certificates.
5. The Order and Notice further advised Respondents that, pursuant to Section 1242(4) of the Code, MCL 500.1242(4), if a hearing was requested, a hearing would be held within 20 calendar days after service of the Order and Notice, unless a later date was requested. The Order and Notice further indicated that the hearing would determine whether the suspension should be continued or withdrawn and whether their insurance producer licenses should be revoked.
6. Despite DIFS Staff having served Respondents and having complied with MCL 500.1238, Respondents have failed to request a hearing in this matter.
7. Pursuant to Section 1244 of the Code, MCL 500.1244, if, after an opportunity for a hearing, the Director finds that Respondents have violated Chapter 12 of the Code, the Director may issue and serve upon the persons charged with the violations her findings and an order to cease and desist, and may order the suspension or revocation of Respondents' licenses.

II.

FINAL ORDER TO REVOKE INSURANCE PRODUCER LICENSE

NOW, THEREFORE, based upon the factual findings set forth above and the files and records of DIFS, **IT IS HEREBY ORDERED THAT:**

1. The factual allegations set forth in the Order and Notice shall be and hereby are found to be true and correct. Specifically, it is found that Respondents engaged in the practice of selling fraudulent insurance certificates, thereby justifying the revocation of Respondents' insurance producer licenses pursuant to MCL 500.1239(1)(h).
2. Respondent Ali Ali's insurance producer license, System ID No. 0593171, issued pursuant to provisions of the Code, shall be and hereby is **REVOKED**. Respondent shall immediately return her original insurance producer license certificate.
3. Respondent AAS Insurance Agency Corporation's insurance producer agency license, System ID No. 0097770, issued pursuant to provisions of the Code, shall be and hereby is **REVOKED**. Respondent shall immediately return its original insurance producer license certificate.
4. Respondent ASA Insurance Agency Corporation's insurance producer agency license, System ID No. 0025475, issued pursuant to provisions of the Code, shall be and hereby is **REVOKED**. Respondent shall immediately return its original insurance producer agency license certificate.

5. Respondents shall Cease and Desist from violating the Code and from engaging in any conduct requiring a license to engage in such activity under the Code.
6. This Order shall be and is effective on the date issued. This Order shall remain in effect until terminated, modified, or set aside, in writing by the Director.
7. The Director specifically retains jurisdiction of the matter contained herein to issue such further order or orders as she may deem just, necessary, or appropriate so as to assure compliance with the law and protect the interest of the public.

IT IS SO ORDERED.

Dated: March 13, 2015


Teri L. Morante
Chief Deputy Director