

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Robert Allen Christian
System ID No. 0652738

Enforcement Case No. 14-11918

Respondent.

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Issued and entered
on October 3, 2014
By Teri L. Morante
Chief Deputy Director

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ORDER ACCEPTING STIPULATION

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

1. Pursuant to Executive Order 2013-1, all authority, powers, duties, functions, and responsibilities of the Commissioner of the Office of Financial and Insurance Regulation (Commissioner) have been transferred to the Director of the Department of Insurance and Financial Services (DIFS).
2. The Chief Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
3. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
4. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
5. All applicable provisions of the APA have been met.
6. At all relevant times, Respondent Christian was a licensed non-resident insurance producer with qualifications in personal lines.
7. On August 14, 2013, Respondent Christian submitted an application for licensure as a non-resident insurance producer in the state of Michigan.

8. Background Question No.1 on the application asks: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"
9. Respondent Christian answered "Yes" to Question No. 1.
10. Respondent Christian disclosed that on June 20, 2006, he was charged with a misdemeanor for issuing a bad check. On February 6, 2012, the charge was dismissed.
11. On August 29, 2013, DIFS's Insurance Licensing Division approved Respondent Christian's application for licensure based upon the information provided in his August 14, 2013, application.
12. On or about November 15, 2013, Respondent Christian self-reported through the National Insurance Producer Registry Attachment Warehouse that in December 1987 he was charged with two (2) counts of felony theft. On January 21, 1988, Respondent Christian pled guilty to the felony charges and was sentenced to serve 12 months in jail.
13. Respondent Christian also reported that on May 17, 1997, he was charged with felony Breach of Trust \$1,000 and felony Giving False Information to Police. On October 27, 1997, Respondent Christian pled guilty to the felony charges and was fined \$500 and ordered to pay restitution in the amount of \$788.
14. Respondent Christian stated that he "did not disclose the occurrences in advance because I simply misread the application in reference to the disclosure, I assumed it was the standard have you in the past 7 years, it was not, I have learned from this to read all instructions twice before completing anything and sincerely apologize for my oversight."
15. Respondent Christian knew or had reason to know that Section 1206a of the Code, MCL 500.1206a, provides that "[u]nless denied licensure under section 1239" a nonresident person shall receive a nonresident insurance producer license if he or she meets all of the other requirements of the section.
16. Respondent Christian further knew or had reason to know that Section 1239(1)(f) of the Code, MCL 500.1239(1)(f), provides that "the commissioner shall refuse to issue a license under section 1205 or 1206a, for any 1 or more of the following causes: "having been convicted of a felony."
17. Respondent Christian was convicted of felonies in 1988 and 1997.
18. If Respondent Christian had properly reported his felony convictions on his August 14, 2013, application, the DIFS's Insurance Licensing Division would have denied Respondent Christian's application pursuant to Sections 1206a and 1239(1)(f) of the Code, MCL 500.1206a and 1239(1)(f).

19. Based upon the actions listed above, Respondent Christian has committed acts that provide justification for the Director to order licensing sanctions under Section 1244(1) of the Code, MCL 500.1244(1).

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

20. Respondent's non-resident insurance producer license and authority are hereby **REVOKED.**
21. The Chief Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.



Teri L. Morante
Chief Deputy Director

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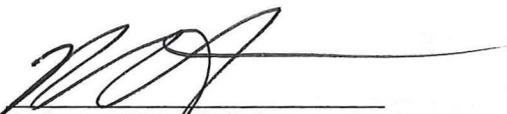
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STIPULATION TO ENTRY OF ORDER

Robert Allen Christian (Respondent) stipulates to the following:

1. On or about May 19, 2014, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent failed to disclose on his non-resident insurance producer application that he had a felony conviction, providing justification for sanction pursuant to Section 1206a of the Code, MCL 500.1206a and 1239(1)(f) of the Code, MCL 500.1239(1)(f).
3. Respondent exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
4. Respondent failed to show compliance with the Code.
5. At all pertinent times, Respondent was licensed with DIFS as a non-resident insurance producer pursuant to the Code.
6. Respondent admits to the allegations contained in the NOSC that he failed to disclose on his application that he was convicted of felonies in 1988 and 1997.
7. Respondent has given justification for sanctions pursuant to Section 1206a of the Code, MCL 500.1206a, and 1239(1)(f) of the Code, MCL 500.1239(1)(f), by failing to disclose his felony convictions on his non-resident insurance producer application.
8. All parties have complied with the procedural requirements of the APA and the Code.
9. Respondent agrees that he will cease and desist from transacting the business of insurance in the state of Michigan.

10. Respondent's non-resident insurance producer license shall be revoked.
11. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
12. The Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Chief Deputy Director accepts the Stipulation to Entry of Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondent waives any objection to the Director holding a formal administrative hearing and making her decision after such hearing.
13. Respondent has had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.

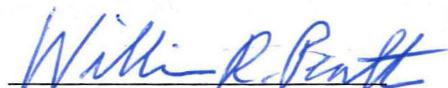


Robert Allen Christian
System ID No. 0652738

9-25-14

Date

DIFS Staff approve this stipulation and recommend that the Chief Deputy Director issue the above Consent Order.



William R. Peattie (P48004)
DIFS Staff Attorney

9/29/14

Date