

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Clifton Truck Insurance Agency, LLC
System ID No. 0069930

Enforcement Case No. 18-15089

Larry Walter Clifton
System ID No. 0023594

Janet Moret Clifton
System ID No. 0404652

Respondents.

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**Issued and entered
on April 20, 2020
by Randall S. Gregg
Senior Deputy Director**

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 Senior Deputy Director finds and concludes that:

1. The Senior 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.*
2. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
4. All applicable provisions of the APA have been met.
5. Respondents violated Sections 1207, 1208a, 1905, 1906, 1915, 1922 and 2066 of the Code, MCL 500.1207, 500.1208a, 500.1905, 500.1906, 500.1915, 500.1922, and 500.2066, by failing to remit premium to insurers, failing to refund premium, failing to maintain reasonable accounting methods, conducting unappointed activity, conducting unlicensed surplus lines activity, charging excessive surplus lines fees, failing to maintain surplus lines records, failing to properly pay surplus lines taxes, and offsetting/rebating and paying policyholder premium.

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

6. Respondents shall immediately cease and desist from operating in a manner that violates the Code.
7. Respondent Clifton Truck Insurance Agency, LLC's (System ID No. 0069930) insurance producer license is revoked.
8. Respondent Larry Walter Clifton's (System ID No. 0023594) insurance producer license is revoked.
9. Respondent Janet Moret Clifton's (System ID No. 0404652) insurance producer license is revoked.
10. The Senior 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.



Randall S. Gregg
Senior Deputy Director

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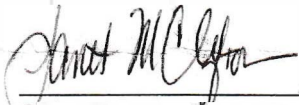
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STIPULATION TO ENTRY OF ORDER

Respondents Clifton Truck Insurance Agency, LLC, Larry Walter Clifton, and Janet Moret Clifton stipulate to the following:

1. On or about August 2, 2018, the Department of Insurance and Financial Services (DIFS) served Respondents with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondents violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondents violated Sections 1207, 1208a, 1905, 1906, 1915, 1922 and 2066 of the Code, MCL 500.1207, 500.1208a, 500.1905, 500.1906, 500.1915, 500.1922, and 500.2066, by failing to remit premium to insurers, failing to refund premium, failing to maintain reasonable accounting methods, conducting unappointed activity, conducting unlicensed surplus lines activity, charging excessive surplus lines fees, failing to maintain surplus lines records, failing to properly pay surplus lines taxes, offsetting/rebating, and paying policyholder premium.
3. All parties have complied with the procedural requirements of the APA and the Code.
4. Respondents agree that they will cease and desist from operating in a manner that violates the Code.
5. Respondent Clifton Truck Insurance Agency, LLC (System ID No. 0069930) agrees that its insurance producer license is revoked.
6. Respondent Larry Walter Clifton (System ID No. 0023594) agrees that his insurance producer license is revoked.
7. Respondent Janet Moret Clifton (System ID No. 0404652) agrees that her insurance producer license is revoked.

8. Respondents have 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.
9. Respondents understand and agree that the Senior Deputy Director may, in his sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Senior Deputy Director accepts the Stipulation to Entry of Order, Respondents waive the right to a hearing in this matter and consent to the entry of the Order Accepting Stipulation. If the Senior Deputy Director does not accept the Stipulation to Entry of Order, Respondents waive any objection to the Director holding a formal administrative hearing and making a decision after such hearing.



Clifton Truck Insurance Agency, LLC
System ID No. 0069930

4-19-2020

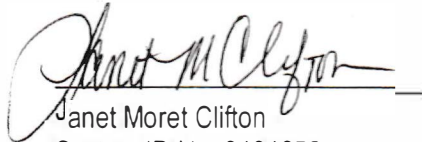
Date



Larry Walter Clifton
System ID No. 0023594

4-19-2020

Date

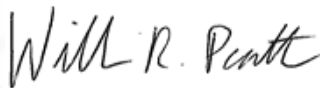


Janet Moret Clifton
System ID No. 0404652

4-19-2020

Date

DIFS Staff approve this Stipulation and recommend that the Senior Deputy Director accept it and issue an Order Accepting Stipulation.



William R. Peattie (P48004)
DIFS Staff Attorney

4/20/2020

Date