

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

David Huddleston
Unlicensed

Enforcement Case No. 18-15241

Respondent.


_____ /

Issued and entered
on April 10th, 2019
by Randall S. Gregg
Senior Deputy Director

FINAL ORDER TO CEASE AND DESIST

1. On February 21, 2019, the Chief Deputy Director issued an Order to Cease and Desist (Order) pursuant to Section 251 of the Michigan Insurance Code (Code), MCL 500.251, against Respondent. The copy of the Order is attached to this Final Order to Cease and Desist.
2. The Order contained allegations that Respondent violated MCL 500.1201a(1) and MCL 500.1208a(1) of the Code. Respondent advertised fraudulent automobile insurance certificates on his Facebook groups. Respondent was neither licensed in the state of Michigan nor appointed by an insurance company in the state of Michigan.
3. On February 25, 2019, the Order was mailed to Respondent via first class and certified mail to the last known address of record. No response was received, and the mail was not returned by the United States Postal Service.
4. The Order advised the Respondent of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to the Respondent.
5. Respondent failed to timely request a hearing, therefore the Order is **FINAL and, as ordered:**
 1. The Respondent shall immediately CEASE AND DESIST from all activities in violation of the Code as described in the Statement of Findings.
 2. A copy of this Order shall be immediately served upon Respondent. As to any Respondent, this Order shall be effective upon the date of service.

3. The Director retains jurisdiction of the matters contained herein and the authority to issue such further Orders as shall be deemed just, necessary, and appropriate.
4. Pursuant to Section 251(6) of the Code, MCL 500.251(6), a person who violates or otherwise fails to comply with an Order to Cease and Desist is subject to one or more of the following:
 - a. Payment of a civil fine of not more than \$1,000 for each violation not to exceed an aggregate civil fine of \$30,000. However, if the person knew or reasonably should have known the conduct was in violation of the cease and desist order, the person shall be subject to a civil fine of not more than \$25,000 for each violation not to exceed an aggregate civil fine of \$250,000.
 - b. Suspension or revocation of the person's license or certificate of authority.
 - c. Complete restitution, in the form, amount, and within the period determined by the Director, to all persons in Michigan damaged by the violation or failure to comply.

By  _____
Randall S. Gregg
Senior Deputy Director
Department of Insurance and Financial Services