

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

**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Frosh Insurance Agency**  
System ID No. 0100887

**Enforcement Case No. 20-16065**

**Victor Frosh**  
System ID No. 0632898

Respondents.  
\_\_\_\_\_ /

**Issued and entered  
on July 30, 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 2003, 2018, and 4503(a) and (b) of the Code, MCL 500.2003, 500.2018, and 500.4503(a) and (b), and committed acts sanctionable under Sections 1239(1)(c), (f), and (g), 1239(2)(e), 1239(5), 1239(7), and 1244(1)(a-d) of the Code, MCL 500.1239(1)(c), (f), and (g), 500.1239(2)(e), 500.1239(5), 500.1239(7), and 500.1244(1)(a-d). Respondents submitted applications for insurance with knowingly false information to obtain a better rate for customers.
6. In resolution of this matter and to avoid further costs and proceedings, Respondents have agreed to accept sanctions, including the revocation of their resident insurance producer license.

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

1. All agreements contained in the Stipulation to Entry of Order are accepted and adopted in their entirety.
2. Respondents' resident insurance producer license shall be **REVOKED**, effective immediately upon the issuance of this Order.
3. 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, if Respondent violates the terms of this Order, 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.

A handwritten signature in black ink, appearing to read 'RS Gregg', is written over a horizontal line.

Randall S. Gregg  
Senior Deputy Director

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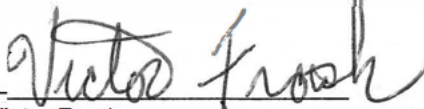
**STIPULATION TO ENTRY OF ORDER**

Petitioner Department of Insurance and Financial Services (DIFS) and Frosh Insurance Agency (System ID No. 0100887) and Victor Frosh(System ID No. 0632898) (Respondents) stipulate to the following:

1. On or about June 30, 2020, 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 Respondent violated Sections 2003, 2018, and 4503(a) and (b) of the Code, MCL 500.2003, 500.2018, and 500.4503(a) and (b), and committed acts sanctionable under Sections 1239(1)(c), (f), and (g), 1239(2)(e), 1239(5), 1239(7), and 1244(1)(a-d) of the Code, MCL 500.1239(1)(c), (f), and (g), 500.1239(2)(e), 500.1239(5), 500.1239(7), and 500.1244(1)(a-d). It was alleged that Respondents submitted applications for insurance with knowingly false information to obtain a better rate and discounts for customers.
3. Respondents and DIFS conferred for the purpose of resolving this matter.
4. Respondents waive their right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
5. At all pertinent times, Respondents were licensed with DIFS as a resident insurance producer pursuant to the Code.
6. All parties have complied with the procedural requirements of the APA and the Code.
7. Respondents admit to the allegations contained in the NOSC and desire to avoid the time and expense of formal proceedings and agree to resolve this matter pursuant to this Stipulation to Entry of Order.

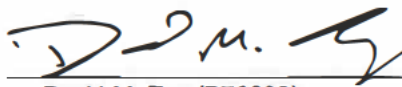
8. Respondents agree that their Michigan resident insurance producer licenses will be revoked effective immediately upon the issuance of the Order Accepting Stipulation.
9. Respondents have had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.
10. Respondents understand and agree that this Stipulation to Entry of Order will be presented to the Senior Deputy Director for approval.
11. 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.

On behalf of himself and Frosh Insurance Agency:

  
Victor Frosh  
System ID 0632898

7-28-20  
Date

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

  
David M. Toy (P73000)  
DIFS Staff Attorney

7/30/2020  
Date