

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Helen Amelia Hinds
System ID No. 0327422

Enforcement Case No. 14-12137

Respondent.
_____ /

Issued and entered
on February 10, 2015
By Teri L. Morante
Chief 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 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. Respondent's conduct has provided justification for the Director to take administrative action against Respondent's insurance producer license pursuant to Section 1239(1)(d), (e), and (h), MCL 500.1238(1)(d), (e), and (h), and Section 1244, MCL 500.1244.

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

7. Respondent's resident insurance producer license shall be voluntarily surrendered.
8. Respondent shall not make application for licensure under the Code for a period of LIFE from the effective date of this Order.
9. 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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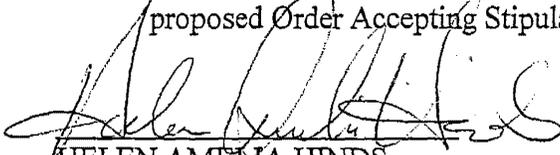
Respondent.
_____ /

STIPULATION TO ENTRY OF ORDER

HELEN AMELIA HINDS (Respondent) stipulates to the following:

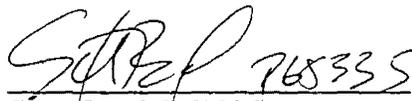
1. On or about September 16, 2014, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent's conduct provided justification for the Director to take administrative action against Respondent's insurance producer license pursuant to Section 1239(1)(d), (e), and (h), MCL 500.1238(1)(d), (e), and (h), and Section 1244, MCL 500.1244.
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 and DIFS conferred for the purpose of resolving this matter.
5. At all pertinent times, Respondent was 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. Respondent agrees that she will cease and desist from operating in a manner that violates the Insurance Code of 1956 (Code), 1956 PA 218, as amended, MCL 500.100 *et seq.*
8. Respondent's resident producer license shall be voluntarily surrendered.
9. Respondent agrees that she shall not make application for licensure under the Code for a period of LIFE from the effective date of the Order.
10. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.

11. 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 and Requiring Compliance and Payment of Fines. 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 his decision after such hearing.
12. 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.


HELEN AMELIA HINDS
System ID No. 0327422

1/27/15
Date

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


Scott Basel (P68335)
DIFS Staff Attorney

2-4-15
Date