

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

**Hub International Northwest LLC**  
System ID No. 0024226

**Enforcement Case No. 19-15683**

**Jacqueline R. Hansen**  
System ID No. 0870308

**Thomas F. Blue**  
System ID No. 0453929

**Philip A. Latendresse**  
System ID No. 0521359

Respondents.

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Issued and entered  
on November 20, 2019  
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. 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.*
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 Section 1905(3)(d) of the Code, MCL 500.1905(3)(d), and provided justification for sanctions under Sections 1239(1)(b), (d), and (h), 1239(3), 1239(5), and 1244(1)(a-d) of the Code, MCL 500.1239(1)(b), (d), and (h), 500.1239(3), 500.1239(5), and 500.1244(1)(a-d). Respondents failed to timely file surplus lines taxes.

6. Respondents neither admit nor deny the violations cited in this Order Accepting Stipulation
7. In resolution of this matter and to avoid further costs and proceedings, Respondents have agreed to accept a monetary penalty that reflects the unintentional and technical nature of this violation as well as additional mitigating circumstances presented.

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 shall pay to the State of Michigan, through DIFS, a civil fine in the amount of \$7,500.00. Respondents shall pay the fine by the DIFS invoice due date.
3. 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, if the 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.

  
Teri L. Morante  
Chief Deputy Director

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**STIPULATION TO ENTRY OF ORDER**


Petitioner Department of Insurance and Financial Services (DIFS), Hub International Northwest LLC, Jacqueline R. Hansen, Thomas F. Blue, and Philip A. Latendresse (Collectively, Respondents) stipulate to the following:

1. At all relevant times, Hub International Northwest LLC (Respondent Agency) was a licensed non-resident insurance producer agency with qualifications in property and casualty, accident and health, and life. Respondent Agency has been licensed as a surplus lines producer in Michigan since October 25, 2000.
2. At all relevant times, Jacqueline R. Hansen (Respondent Hansen) was a licensed non-resident insurance producer with qualifications in property and casualty. Respondent Hansen has a surplus lines license in Michigan. Respondent Hansen became a Designated Responsible Licensed Producer (DRLP) for Respondent Agency, effective February 20, 2019.
3. At all relevant times, Thomas F. Blue (Respondent Blue) was a licensed non-resident insurance producer with qualifications in property and casualty, accident and health, and life. Respondent Blue became a DRLP for Respondent Agency, effective February 20, 2019.
4. At all relevant times, Philip S. Latendresse (Respondent Latendresse) was a licensed non-resident insurance producer with qualifications in property and casualty, accident and health, life, and travel. Respondent Latendresse held a surplus lines license in Michigan. Respondent Latendresse was a DRLP for Respondent Agency from March 10, 2014 through February 19, 2019. Respondent

Latendresse voluntarily surrendered his non-resident producer license and surplus lines license on March 21, 2019.

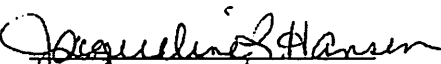
5. On or about September 30, 2019, the Department of Insurance and Financial Services (DIFS) served Respondents with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondents violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
6. Specifically, the NOSC contained allegations that Respondents violated Section 1905(3)(d) of the Code, MCL 500.1905(3)(d), and provided justification for sanctions under Sections 1239(1)(b), (d), and (h), 1239(3), 1239(5), and 1244(1)(a-d) of the Code, MCL 500.1239(1)(b), (d), and (h), 500.1239(3), 500.1239(5), and 500.1244(1)(a-d). Respondents failed to timely file surplus lines taxes.
7. Respondents and DIFS conferred for the purpose of resolving this matter.
8. Respondents exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
9. At all pertinent times, Respondents were licensed with DIFS as non-resident insurance producers pursuant to the Code.
10. All parties have complied with the procedural requirements of the APA and the Code.
11. Respondents neither admit nor deny the violations cited 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.
12. Respondents agree that they will pay to the State of Michigan, through DIFS, a civil fine in the amount of \$7,500.00. Respondents further agree to pay the fine by the invoice due date.
13. Respondents agree to comply with the Code, especially Section 1905(3)(d), MCL 500.1905(3)(d), and to timely file surplus lines taxes.
14. 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.
15. Respondents understand and agree that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.

16. Respondents understand and agree that 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, Respondents waive the right to a hearing in this matter and consent to the entry of the Order Accepting Stipulation. If the Chief 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.

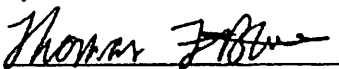
  
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On Behalf of Hub Northwest International, LLC  
System ID No. 0024226

11/19/2019  
Date

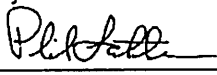
R. Steven Clark/COO  
Printed Name/ Title

  
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Jacqueline R. Hansen  
System ID No. 0870308

11/15/2019  
Date

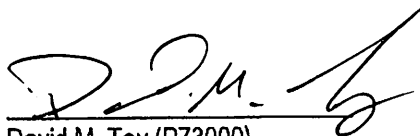
  
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Thomas F. Blue  
System ID No. 0453929

11/19/2019  
Date

  
\_\_\_\_\_  
Phillip A. Latendresse  
System ID No. 0521359

11/19/2019  
Date

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

  
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David M. Toy (P73000)  
DIFS Staff Attorney

11/19/19  
Date