

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

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

In the matter of:

**Ibrahima Bah**  
System ID 0729676

**Enforcement Case No. 15-12596**

Respondent.  
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Issued and entered  
on January 4, 2016  
by Teri L. Morante  
Chief Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On November 18, 2015, 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 Ibrahima Bah, herein incorporated by reference.
2. The Order contained allegations that Respondent violated Section 1201a(1) of the Code, MCL 500.1201a(1), and Section 4503(a) & (b) of the Code, MCL 500.4503(a) & (b) by engaging in activities regulated by the Code without the requisite license and committing fraudulent insurance acts by knowingly, and with an intent to defraud or deceive, preparing written statements requesting insurance coverage for motor vehicles from an insurance company knowing that the statements contained false information concerning the material fact that Respondent was not the actual insured or the owner of the motor vehicles.
3. 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.
4. Respondent failed to timely request a hearing, therefore the Order is **FINAL** and Respondent is ordered to **CEASE AND DESIST** from all insurance related activities.

By Teri L. Morante  
Teri L. Morante  
Chief Deputy Director