

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Christian Robert Jehmlich
Unlicensed

Enforcement Case No. 20-16223

Respondent.

_____ /

Issued and entered
on November 20, 2020
by Randall S. Gregg
Senior Deputy Director

ORDER ACCEPTING STIPULATION

Based upon the Stipulation to Entry of Final Order to Cease and Desist 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 Final Order to Cease and Desist is reasonable and in the public interest.
4. All applicable provisions of the APA have been met.
5. Respondent engaged in unlicensed insurance sales and solicitation and unappointed activity in violation of Sections 1201a(1) and 1208a(1) of the Code, MCL 500.1201a(1) and 500.1208a(1).

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

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 \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. 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 \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00.
 - 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

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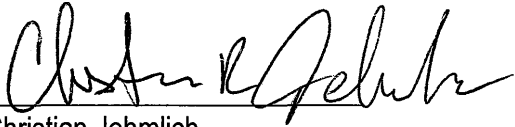
Enforcement Case No. 20-16223

STIPULATION TO ENTRY OF FINAL ORDER TO CEASE AND DESIST

Christian Robert Jehmlich (Respondent) stipulates to the following:

1. On or about October 28, 2020, the Department of Insurance and Financial Services (DIFS) issued an Order to Cease and Desist With Statement of Findings and Notice of Opportunity for Hearing (Order).
2. Specifically, the Order alleged that Respondent engaged in unlicensed insurance sales and solicitation and unappointed activity in violation of Sections 1201a(1) and 1208a(1) of the Michigan Insurance Code of 1956 (Code), MCL 500.1201a(1) and 500.1208a(1).
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 timely replied to the Order and declined the opportunity to request a hearing and instead sought to resolve the matter by stipulating to a Final Order to Cease and Desist. Respondent is no longer engaged in conduct in violation the Code.
5. All parties have complied with the procedural requirements of the APA and the Code.
6. Respondent agrees that he will cease and desist from operating in a manner that violates the Code.
7. Respondent has had an opportunity to review this Stipulation to Entry of Final Order to Cease and Desist and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.
8. Respondent understands and agrees that the Senior Deputy Director may, in his sole discretion, decide to accept or reject this Stipulation to Entry of Final Order to Cease and Desist. If the Senior Deputy Director accepts the Stipulation to Entry of Final Order to Cease and Desist, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation. If the Senior Deputy Director does not accept the Stipulation to Entry of Final Order to Cease and Desist, Respondent waives any objection to the Director holding a formal administrative hearing and making a decision after such hearing.


9. Respondent understands and agrees that, 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 payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. 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 \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00.



Christian Jehmlich

11-19-2020
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

11/19/2020
Date