

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

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

In the matter of:

**Enforcement Case No. 18-15429**

**Kamania Ramsey**  
Unlicensed

Respondent.

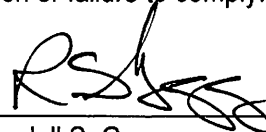
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Issued and entered  
on APRIL 23, 2019  
by Randall S. Gregg  
Senior Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On February 14, 2019, 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 Kamania Ramsey (Respondent). The copy of the Order is attached to this Final Order to Cease and Desist.
2. The Order contained allegations that Respondent violated MCL 500.1201a(1) and MCL 500.4503(g)(i) of the Code. The Order alleged that Respondent sold, solicited, and negotiated insurance without a license as required by the Code, held himself out to the public as an insurance producer without a license as required by the Code, and committed fraudulent insurance acts.
3. On February 14, 2019, the Order was mailed to Respondent via first class and certified mail to the last known address of record: [REDACTED].
4. 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(s).
5. On or about March 8, 2019, Respondent submitted a request for hearing to DIFS. A hearing was scheduled with the Michigan Administrative Hearing System for March 15, 2019. Respondent withdrew his appeal and request for hearing on the record at the scheduled hearing. A copy of the Order Allowing Withdrawal and dismissing Respondent's appeal is attached to this Final Order to Cease and Desist.

6. Respondent withdrew his request a hearing and the contested case for his appeal was dismissed; therefore the Order is **FINAL and, as ordered:**
  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 for each violation not to exceed an aggregate civil fine of \$30,000. 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 for each violation not to exceed an aggregate civil fine of \$250,000.
    - b. Suspension or revocation of the person's license or certificate of authority.
  5. 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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STATE OF MICHIGAN  
MICHIGAN ADMINISTRATIVE HEARING SYSTEM

DIFS/OGC

IN THE MATTER OF:

Docket No.: 19-005158

Department of Insurance and Financial  
Services,  
Petitioner

Case No.: 19-1037-L

v

Agency: Department of  
Insurance and  
Financial Services

Kamania Ramsey,  
Respondent

Case Type: DIFS-Insurance

Filing Type: Cease and Desist

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Issued and entered  
this 16<sup>th</sup> day of April, 2019  
by: Lauren G. Van Steel  
Administrative Law Judge

**ORDER ALLOWING WITHDRAWAL**

On April 15, 2019, Kamania Ramsey, Respondent, withdrew his appeal and request for hearing on the record at the scheduled hearing in the above-captioned matter. Petitioner indicated no objection.

**NOW THEREFORE, IT IS ORDERED** that the hearing in the above-captioned matter is dismissed without prejudice. Accordingly, we have removed this case from our formal hearing docket and are closing our file in this matter.

*Lauren G. Van Steel*

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Lauren G. Van Steel  
Administrative Law Judge