

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

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

In the matter of:

**Keith Ellington**  
Unlicensed

**Enforcement Case No. 17-15076**

Respondent.


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Issued and entered  
on APRIL 15<sup>th</sup>, 2019  
by Randall S. Gregg  
Senior Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On February 28, 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 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 500.1208a(1) of the Code. Respondent advertised and sold fraudulent automobile insurance certificates on his Facebook groups. Respondent was neither licensed in the state of Michigan nor appointed by an insurance company in the state of Michigan.
3. On February 25, 2019, the Order was mailed to Respondent via first class and certified mail to the last known address of record. The mail returned by the United States Postal Service (USPS) marked, "RETURN TO SENDER, NOT DELIVERABLE AS ADDRESSED, UNABLE TO FORWARD."
4. On March 27, 2019, DIFS Staff searched for and discovered an additional address for Respondent. The Order was mailed to Respondent the same day via first class and certified mail. No response was received, and the mail was not returned by the USPS.
5. 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.
6. Respondent failed to timely request a hearing, 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.
  - 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