

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Kenneth Siebert
System ID No. 0038769 (Unlicensed)

Enforcement Case No. 16-14612

Respondent.

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Issued and entered
on February 7, 2017
by Teri Morante
Chief Deputy Director

FINAL ORDER TO CEASE AND DESIST

1. On November 17, 2016, 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, Kenneth Siebert, herein incorporated by reference.
2. The Order contained allegations that Respondent violated MCL 500.1222(1), by acting as an adjuster without licensure, as well as the August 29, 2012, Final Order that required that he cease and desist from the business of adjusting.
3. On November 21, 2016, the Order was mailed to Respondent via first class and certified mail to the last known address of record. No mail was returned as undeliverable.
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.
5. Respondent failed to timely request a hearing, therefore the Order is **FINAL and, as ordered:**
 - a. Respondent shall immediately **CEASE AND DESIST** from all activities in violation of the Code as described in the Statement of Findings.
 - b. Respondent shall pay a fine of \$25,000 for his violation of the August 29, 2012, Order requiring that he cease and desist from engaging in the business of adjusting as described in the Statement of Findings.
 - c. 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.

- d. 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.
- e. 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:
 - i. 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.
 - ii. Suspension or revocation of the person's license or certificate of authority.
 - iii. 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 
Teri Morante
Chief Deputy Director
Department of Insurance and Financial Services