

**STATE OF MICHIGAN**  
**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**  
**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Alex Tony**  
System ID No. 0417823,

**Enforcement Case No. 20-16104**

**LA Insurance Agency 43, LLC**  
System ID No. 0023767,

Respondents.

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Issued and entered  
on August 16, 2021  
by **Randall S. Gregg**  
Senior Deputy Director

**ORDER ACCEPTING STIPULATION**

Based upon the Stipulation to Entry of Order 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 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. Respondent LA INSURANCE AGENCY 43 (System ID No. 0023767) (LA 43) is a licensed resident insurance producer agency with qualifications in casualty and property. Its principal place of business is located at 13545 W. Seven Mile Rd. Detroit, MI 48235.
3. Respondent ALEX TONY (System ID No. 0417823) is a licensed resident insurance producer with qualifications in casualty and property who was employed by LA 43 as an insurance producer and a Designated Responsible Licensed Producer (DRLP) during the time period relevant to this action.
4. Tony and LA 43 are collectively herein referred to as Respondents.
5. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
6. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
7. All applicable provisions of the APA have been met.
8. Respondents neither admit nor deny the allegations contained in the Notice of Opportunity to Show Compliance (NOSC) nor the findings contained in this Order set forth below, but have agreed to the entry of this Order to fully resolve the above-captioned enforcement case.

9. Based on its investigation of the above-captioned enforcement case, DIFS finds as follows:

(a) Respondents knew or should have known that Section 500.3355(5) of the Code, MCL 500.3355 (5), provides in relevant part as follows:

[o]n and after the effective date of a disqualification, the disqualified agent shall not do any of the following during the period of disqualification: (a) Solicit, negotiate, or effect automobile insurance on behalf of any participating member through the facility [Michigan Auto Insurance Placement Facility] . . . .

(b) The Michigan Auto Insurance Placement Facility (MAIPF) sent Respondent Tony two letters, one in August 2018 and one in September 2018, warning him that he would be disqualified if he did not complete a training session. Because Respondent Tony did not complete the required session, he was disqualified by MAIPF, effective October 3, 2018.

(c) On August 8, 2019, Respondent Tony provided customer LS a Client Quote Disclosure form that purported to contain a quote from MAIPF.

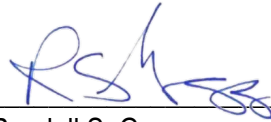
(d) Respondent Tony denies that he had knowledge of his disqualification from MAIPF; however, he admitted to DIFS that he continued to offer quotes from MAIPF to prospective customers subsequent to his October 3, 2018 disqualification. Respondent Tony stated that he obtained these quotes through a third-party vendor which purports to be a comparative rating platform for personal lines carriers. Had Respondent Tony attempted to obtain an official quote directly from MAIPF, he would have discovered that he had been disqualified because he would not have been able to access the MAIPF rating system.

10. Based on the foregoing findings, the Senior Deputy Director finds and concludes that Respondents have violated Section 500.3355(5) of the Code, MCL 500.3355(5), and have provided justification for the Director to order licensing sanctions according to Sections 1239(1)(g), 1239(2)(e), 1239(5) and 1244(1)(a-d) of the Code, MCL 500.1239(1)(g), 500.1239(2)(e), 500.1239(5), and 500.1244(1)(a-d).

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

1. The Stipulation to Entry of Order and all agreements contained therein are accepted in their entirety.
2. Respondent LA 43 shall pay a civil fine of \$750.00 within 30 days of the issuance of a DIFS invoice for said amount. The invoice must accompany the payment.
3. Respondent Alex Tony shall pay a civil fine of \$1500.00 within 30 days of the issuance of a DIFS invoice for said amount. The invoice must accompany the payment.
4. The Senior Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further orders as shall be deemed just, necessary, and appropriate in

accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order constitutes an independent violation of the Code and may result in the commencement of additional proceedings that could impose additional penalties, including revocation of licensure.



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Randall S. Gregg  
Senior Deputy Director

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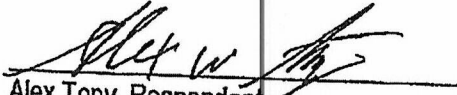
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**STIPULATION TO ENTRY OF ORDER**

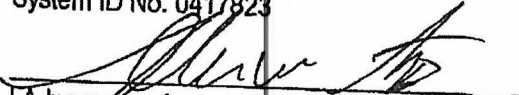
Petitioner, Department of Insurance and Financial Services (DIFS), and Respondents, Alex Tony, and LA Insurance Agency 43, LLC, stipulate to the following:

1. On or about September 21, 2020, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) in the above-captioned enforcement case. DIFS alleged that Respondents engaged in actions in violation of Section 500.3355(5) of the Code, MCL 500.3355(5), and acts that gave rise to sanctions pursuant to Sections 1239(1)(g), 1239(2)(e), and 1239(5) of the Code, MCL 500.1239(1)(g), 500.1239(2)(e), and 500.1239(5). DIFS' factual assertions were essentially that Respondent Tony provided Michigan Auto Insurance Placement Facility quotes to customers while he was disqualified from doing so.
2. Without admitting to any of the allegations set forth above, Respondents have reviewed and voluntarily consented to the entry of the Order Accepting Stipulation that will be entered in this enforcement case.
3. Respondents understand that this Stipulation will be presented to the Senior Deputy Director for approval and that the Senior Deputy Director may or may not approve and adopt it. Respondents further agree that the Senior Deputy Director has jurisdiction and authority to approve and adopt this Stipulation.
4. Respondents understand that, by agreeing to this Stipulation to Entry of Order, they are waiving the right, pursuant to the Code, the rules promulgated thereto, and the Michigan Administrative Procedures Act of 1969 (APA), to a hearing before an administrative law judge, at which DIFS would be required to prove the charges set forth by presentation of evidence and legal authority and at which Respondents would be entitled to appear, to cross-examine all witnesses presented by DIFS, and to present such testimony or other evidence or legal authority deemed appropriate as a defense to said charges.
5. Respondents waive any objection to the Director deciding this case following a Michigan Office of Administrative Hearings and Rules hearing in the event that the Stipulation to Entry of Order is not approved.

6. The parties agree that the Stipulation to Entry of Order represents the full and complete agreement of the parties in this matter and, in the event that the Stipulation is accepted by the Senior Deputy Director, shall completely resolve the enforcement case captioned above.

  
Alex Tony, Respondent  
System ID No. 0417823


7-15-2021  
Date

  
LA Insurance Agency 43, LLC, Respondent  
System ID No. 0023767

7-15-2021  
Date

  
John Relecki (P78460)  
Attorney for Respondents

7/19/2021  
Date

  
Gary Grant (P76261)  
DIFS Staff Attorney

August 10, 2021  
Date