

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

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

In the matter of:

**Laurie D. Burt**  
System ID No. 0026367

**Enforcement Case No. 16-13492**

Respondent.

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Issued and entered  
on September 1, 2017  
by Teri L. Morante  
Chief 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 Chief Deputy Director finds and concludes that:

1. Pursuant to Executive Order 2013-1, all authority, powers, duties, functions, and responsibilities of the Commissioner of the Office of Financial and Insurance Regulation (Commissioner) have been transferred to the Director of DIFS.
2. The Chief 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.*
3. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
4. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
5. All applicable provisions of the APA have been met.
6. Respondent provided justification for sanctions, pursuant to Sections 1239(1)(b), 1239(1)(h), 2018, and 4503(a) of the Code, MCL 500.1239(1)(b), 500.1239(1)(h), 500.2018, and 500.4503(a) by making false or fraudulent statements or representations on an application for an insurance policy for the purpose of lowering the customer's premium rate and obtaining a commission from an insurer.

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

7. Respondent shall cease and desist from violating the Code and agrees to comply with the Code in all respects in the future.
8. Respondent further shall be subject to heightened supervision for a period of 12 months beginning August 1, 2017, and ending July 31, 2018 during which the following requirements and prohibitions are applied:
  - a. Respondent shall make quarterly, written, signed, and notarized reports to be submitted to DIFS certifying that she is in compliance with the Code and shall include the following information:
    - i. Any new investigations, administrative, civil and criminal proceedings brought against her and she shall provide to DIFS a copy of all pleadings, judgments, awards or orders filed in furtherance of each action;
    - ii. Any consumer complaints, written or oral; and
    - iii. The name, address and telephone number of each employer with whom she is employed or contracted to provide services and the name of her immediate supervisor(s).
  - b. The aforementioned disclosure and reports must be addressed to: Department of Insurance and Financial Services, Office of Insurance Licensing and Market Conduct, 530 W. Allegan St., 7<sup>th</sup> Fl., Lansing, MI 48909. Reports must be received by DIFS no later than the last day of each quarter (i.e., October 31, January 31, April 30, and July 31).
9. Respondent shall enroll in and complete one continuing education course on ethics.
10. Respondent shall pay to the State of Michigan, a civil fine of Five Hundred Dollars (\$500.00). Upon acceptance of this Order, DIFS will send an invoice to Respondent and Respondent shall pay the civil fine by the due date printed on the invoice.
11. The Chief Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) 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 may result in the commencement of additional proceedings.

  
Teri L. Morante  
Chief Deputy Director

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

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**STIPULATION TO ENTRY OF ORDER**

Laurie D. Burt (Respondent) stipulates to the following:

1. On or about June 26, 2017, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent provided justification for sanctions, pursuant to Sections 1239(1)(b), 1239(1)(h), 2018, and 4503(a) of the Act, MCL 500.1239(1)(b), 500.1239(1)(h), 500.2018, and 500.4503(a) by making false or fraudulent statements or representations on an application for an insurance policy for the purpose of lowering the customer's premium rate and obtaining a commission from an insurer.
3. Respondent and DIFS conferred for the purpose of resolving this matter.
4. Respondent exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
5. At all pertinent times, Respondent was licensed with DIFS as an insurance producer pursuant to the Code.
6. All parties have complied with the procedural requirements of the APA and the Code.
7. Respondent agrees that she will cease and desist from operating in a manner that violates the Code.
8. Respondent further agrees to heightened supervision for a period of 12 months beginning August 1, 2017, and ending July 31, 2018 during which the following requirements and prohibitions are applied:
  - a. Respondent shall make quarterly, written, signed, and notarized reports to be submitted to DIFS certifying that she is in compliance with the Code and shall include the following information:

- i. Any new investigations, administrative, civil and criminal proceedings brought against her and she shall provide to DIFS a copy of all pleadings, judgments, awards or orders filed in furtherance of each action;
    - ii. Any consumer complaints, written or oral; and
    - iii. The name, address and telephone number of each employer with whom she is employed or contracted to provide services and the name of her immediate supervisor(s).
  - b. The aforementioned disclosure and reports must be addressed to: Department of Insurance and Financial Services, Office of Insurance Licensing and Market Conduct, 530 W. Allegan St., 7<sup>th</sup> Fl., Lansing, MI 48909. Reports must be received by DIFS no later than the last day of each quarter (i.e., October 31, January 31, April 30, and July 31).
9. Respondent agrees to enroll and complete one continuing education course on ethics.
  10. Respondent agrees that she will pay to the State of Michigan, through DIFS, administrative and civil fines in the amount of \$500.00. Respondent further agrees to pay the fine within 30 days of the invoice date as indicated on the DIFS invoice.
  11. Respondent has had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.
  12. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
  13. Respondent understands and agrees that the Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Chief Deputy Director accepts the Stipulation to Entry of Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondent waives any objection to the Director holding a formal administrative hearing and making a decision after such hearing.
  14. It is further stipulated that failure to comply with the Order of the Director accepting this settlement by failing to pay the administrative and civil fines as set forth above shall result in the commencement of an action to suspend all licenses held under the Code by Respondent.
  15. It is further stipulated that the amount of fines and/or fees has been negotiated in return for the avoidance of further proceedings and certain promises and conditions, one of which is the timely payment of said fines and/or fees. Should Respondent fail to pay the fines and/or fees in accordance with the terms of this Stipulation and the Director's Order, the parties agree that

an action will commence to determine if the Respondent has, in fact, failed to pay, and, if so, Respondent agrees that the fines and/or fees will immediately increase to the maximum amount allowed under the Code, shall be immediately due in full, and Respondent's license(s) shall be revoked.

  
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Laurie D. Burt  
System ID No. 0026367

8/17/17  
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Date

DIFS Staff approve this Stipulation and recommend that the Chief Deputy Director accept it and issue an Order Accepting Stipulation.

  
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William R. Peattie (P48004)  
DIFS Staff Attorney

8/24/17  
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Date