

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

**Zoey Milianis**  
Unlicensed

**Enforcement Case No. 18-15359**

**Pete Milianis**  
Unlicensed

Respondents.

\_\_\_\_\_ /

Issued and entered  
on February 14, 2019  
by Randall S. Gregg  
Senior Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On December 5, 2018, 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 Respondents, Zoey Milianis and Pete Milianis. The copy of the Order is attached to this Final Order to Cease and Desist.
2. The Order contained allegations that Respondents violated MCL 500.1201a(1), and MCL 500.1208a(1) of the Code. The Order alleged that Respondents sold, solicited, and negotiated insurance without a license as required by the Code, and held themselves out to the public as insurance producers, solicitors, adjusters, or counselors without a license as required by the Code.
3. On December 6, 2018, the Order was mailed to Respondents via first class and certified mail to the last known addresses of record. DIFS received return receipt signatures that the Order was accepted at the address [REDACTED]
4. The Order advised the Respondents 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 Respondents.
5. Respondents failed to timely request a hearing; therefore, the Order is **FINAL and, as ordered:**

1. The Respondents 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 Respondents. 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.

By



\_\_\_\_\_  
Randall S. Gregg  
Senior Deputy Director  
Department of Insurance and Financial Services