STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Paul Ciment **Enforcement Case No. 14-12104**

Respondent
_____/

Issued and entered
on October 9, **2014**
by Teri L. Morante
Chief Deputy Director

FINAL ORDER TO CEASE AND DESIST

1. On July 23, 2014, 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 Paul Ciment.

2. The Order contained allegations that Respondent violated MCL 500.1201a(1), MCL 500.1208a(1), and MCL 500.1240(2) of the Code by engaging in activities regulated by the Code without the requisite license and appointment.

3. On July 29, 2014, the Order was mailed to Respondent via first class and certified mail to his address of record.

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 Respondent is ordered to **Cease and Desist** from all insurance related activity.

By: Teri L Morante
Teri L. Morante
Chief Deputy Director