

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

**David Carl Regnerus**

**Enforcement Case No. 18-15137**

Respondent.


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Issued and entered  
on JUNE 24<sup>th</sup>, 2019  
by Randall S. Gregg  
Senior Deputy Director

**FINAL ORDER TO CEASE AND DESIST**

1. On January 11, 2019, 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 David Carl Regnerus (Respondent). The copy of the Order is attached to this Final Order to Cease and Desist.
2. The Order contained allegations that Respondent violated sections 1201a(1) and 1208a(1) of the Code, MCL 500.1201a(1) and 500.1208a(1), by advertising and attempting to sell automobile insurance without a license; by urging a person to apply for a particular kind of insurance from a particular insurance company, conferring directly that a prospective insured about the terms, conditions and benefits of an insurance policy; and by acting as an agent for a particular insurance company without an appointment.
3. On January 16, 2019, the Order was mailed to Respondent at the last known addresses of record. Respondent did not respond nor was the mail returned "undeliverable" by the U.S. Postal Service.
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 mailed to the Respondent.
5. Respondent failed to timely request a hearing, therefore the Order is **FINAL and, as ordered:**
  1. The Respondent 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 Respondent. 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   
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Randall S. Gregg, Senior Deputy Director  
Office of General Counsel