

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Mario Lee Ross
Unlicensed

Enforcement Case No. 19-15614

Respondent.

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Issued and entered
on September 16 2019
by Randall S. Gregg
Senior Deputy Director

FINAL ORDER TO CEASE AND DESIST

1. On July 3, 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 Mario Lee Ross (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 and by acting as an agent for an insurance carrier without an appointment.
3. On July 8, 2019, the Order was mailed to Respondent, certified and first class mail, to the last known address of record. Both the certified and first class mail were returned as "Not Deliverable as Addressed."
4. On July 31, 2019, the Order was mailed to Respondent, certified and first class mail, to an updated address provided by the Secretary of State. The certified mail was returned as "Unclaimed;" however, the first class mail was not returned.
5. 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.
6. 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 

Randall S. Gregg, Senior Deputy Director
Office of General Counsel