STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the Matter of:

Teresa Lynn Duda — Enforcement Case No. 14-12091

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 Teresa Lynn Duda, attached and made a part of this Order.

2. The Order contained allegations that Respondent violated MCL 500.1201a(1), MCL 500.1208a(1), and MCL 500.1240(2) of the Code.

3. On July 29, 2014, the Order was mailed to Respondent via first class and certified mail to her 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.**

By: Teri L Morante
Teri L. Morante
Chief Deputy Director
Department of Insurance and Financial Services