

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Department of Insurance and Financial Services

**Enforcement Case Nos. 21-16414 &
21-16415**

Agency No. 21-004-L

Petitioner,

v

Title Express LLC

System ID No. 0037096

Geoffrey Prichard

System ID No. 0599099

Respondents.
_____ /

**Issued and entered
on January 5, 2022
by Randall S. Gregg
Senior Deputy Director**

INTERIM ORDER

I. Background

Title Express LLC (Respondent Title) is a licensed resident insurance producer agency. Geoffrey Prichard (Respondent Prichard) is a licensed resident insurance producer. Respondent Title and Respondent Prichard are collectively herein referred to as "Respondents." The Department of Insurance and Financial Services (DIFS) received information that Respondents failed to respond to a letter of inquiry from DIFS regarding a July 10, 2020, consumer complaint filed against Respondents. After an investigation and verification of the information, on October 8, 2020, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondents had provided justification for revocation of licensure and other sanctions pursuant to Sections 1239(2) and 1244(1)(a-d) of the Michigan Insurance Code (Code), MCL 500.1239(2) and 500.1244(1)(a-d). Respondents failed to reply to the NOSC.

On April 23, 2021, DIFS issued an Administrative Complaint, Order for Hearing, and Notice of Hearing which was served upon Respondents at the addresses they are required to maintain with DIFS. The Order for Hearing required Respondents to take one of the following actions within 21 days: (1) agree to a resolution of the case, (2) file a response to the allegations with a statement that Respondents planned to attend the hearing, or (3) request an adjournment. Respondents failed to take the required action.

On December 6, 2021, DIFS staff filed a Motion for Interim Order. Respondents did not file a reply to the motion.

II. Findings of Fact and Conclusions of Law

1. Respondent Title is a licensed resident insurance producer agency, authorized to transact the business of insurance in Michigan, with a title qualification, and its license is currently active.
2. Respondent Prichard is a licensed resident insurance producer authorized to transact the business of insurance in Michigan, with a title qualification, and his license is currently active. Respondent Prichard is the designated responsible licensed producer for Respondent Title.
3. On July 13, 2020, DIFS staff emailed a letter of inquiry to Respondent Title at its email address of record, which it is required per the Code to keep current with DIFS. The letter requested a written response to a July 10, 2020, consumer complaint filed against Respondents. The complainant sought to contact Respondents regarding specific questions about his property. No response was received.
4. On August 11th, 28th, and October 6, 2020, DIFS staff attempted to contact Respondents at their telephone numbers of record. Their attempts were unsuccessful.
5. On October 8, 2020, a Notice of Opportunity to Show Compliance (NOSC) was sent to Respondent Title at its email and mailing addresses of record. Additionally, the NOSC was faxed to Respondent Title at its fax number of record. No response was received.
6. On October 27, 2020, the NOSC was returned to DIFS by the United States Postal Service (USPS) marked undeliverable "moved left no address - unable to forward - return to sender."
7. On November 4, 2020, DIFS staff emailed the initial letter of inquiry to Respondent Prichard at his email address of record, which he is required per the Code to keep current with DIFS. No response was received.
8. On January 20, 2021, the NOSC was sent to Respondent Prichard at his email and mailing addresses of record. No response was received, and the mail was not returned by the USPS.
9. As a licensee, Respondents knew or had reason to know that Section 249(a) of the Code, MCL 500.249(a), states that for the purposes of ascertaining compliance with the provisions of the insurance laws of the state the Director may initiate proceedings to examine the accounts, records, documents and transactions pertaining to any insurance agent, surplus line agent, general agent, adjuster, public adjuster or counselor.
10. As a licensee, Respondents knew or had reason to know that Section 1239(2)(e) of the Code, MCL 500.1239(2)(e), states that the director may place on probation, suspend, or revoke an insurance producer's license or may levy a civil fine under section 1244 or any combination of actions for violating any insurance laws or violating any regulation, subpoena, or order of the Director.
11. As a licensee, Respondents knew or had reason to know that Section 1244(1)(a-c) of the Code, MCL 500.1244(1)(a-c), provides that the Director may order the payment of a civil fine of up to

- \$1,000.00 for each violation and up to \$5,000.00 for each violation if the Director finds that the person knew or reasonably should have known that he or she was in violation of the Code. The Director may also require the person to refund any overcharges and pay restitution to cover losses, damages, or other harm they caused by violating the Code. Pursuant to Section 1244(1)(d) of the Code, MCL 500.1244(1)(d), the Director may order suspension or revocation of licensure.
12. Respondents has provided justification for sanctions, pursuant to Sections 1239(2)(e) and 1244(1) of the Code, by failing to respond to letters of inquiry from DIFS staff as required pursuant to Section 249(a), MCL 500.249(a).
 13. On April 23, 2021, DIFS issued an Administrative Complaint, Order for Hearing, and Notice of Hearing which were served upon Respondents at the addresses they are required to maintain with DIFS.
 14. In paragraph 3 of the Order for Hearing, Respondents were ordered to do one of the following within 21 days of the date of the Order: 1) agree to a resolution with the opposing party, 2) file a response to the allegations in the Administrative Complaint and file a statement that Respondents plan to attend the hearing as scheduled, or 3) file a request for an adjournment. Paragraph 5 states that failure to make the required filing shall constitute the default of Respondents in this contested case. Respondents failed to take the required action.
 15. Having made reasonable efforts to serve Respondents and having complied with MCL 500.1238(2), Petitioner now seeks sanctions up to and including REVOCATION of licensure.
 16. Respondents is in default and the Petitioner is entitled to have all allegations accepted as true.
 17. On December 6, 2021, DIFS staff filed a Motion for Interim Order. Respondents did not file a reply to the motion.
 18. DIFS staff has made reasonable efforts to serve Respondents and have complied with MCL 500.1238(2).
 19. Respondents hasve received notice and hasve been given an opportunity to respond and appear and hasve not responded nor appeared.

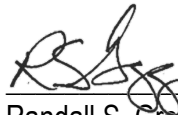
III. Order

Based upon the Respondents' conduct and the applicable law cited above, it is ordered that:

1. Respondents are in Default in this matter and all allegations contained in the Administrative Complaint are accepted as true in all respects.
2. Respondents shall **CEASE** and **DESIST** from violating the Code.
3. Respondents' licenses (System ID No. 0037096 and System ID No. 0599099) are **SUSPENDED** commencing the day immediately following the issuance of this Order. Respondents' licenses shall only be reinstated if the conditions in Paragraphs 4 and 5 of this Order have been met.

4. Respondent Title shall pay to the State of Michigan, through DIFS, administrative and civil fines in the amount of \$1,000.00. Respondent Pritchard shall pay to the State of Michigan, through DIFS, administrative and civil fines in the amount of \$1,000.00. These fines shall be paid by the due date indicated on the DIFS invoices.
5. Respondents shall respond to the original July 13, 2020, letter of inquiry within 30 days from the date this Order is served.
6. The Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the Code. If the Respondents fail to satisfy the conditions set forth in Paragraphs 4 and 5 within the time required, a Final Decision shall be entered in this matter revoking Respondents' licenses.

Anita G. Fox, Director
For the Director:



Randall S. Gregg
Senior Deputy Director