

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Vanesa Munoz

Enforcement Case No. 15-12650

Respondent.  
\_\_\_\_\_ /

Issued and entered  
on October 27, 2016  
by Teri L. Morante  
Chief Deputy Director

FINAL ORDER TO CEASE AND DESIST

1. On September 17, 2015, 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 Vanesa Munoz.
2. The Order contained allegations that Respondent violated Section 1201a(1) of the Code, MCL 500.1201a(1), and Section 1208a(1) of the Code, MCL 500.1208a(1), by engaging in activities regulated by the Code without the requisite license and appointment.
3. 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.
4. 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.

Dated: October 27, 2016

Teri L. Morante  
Teri L. Morante  
Chief Deputy Director