

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

**Before the Director of the Department of Insurance and Financial Services**

In the matter of:

**Kelly Webb**  
System ID No. 0479723

**Enforcement Case No. 18-15304**

Respondent.

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Issued and entered  
on March 15, 2019  
by Teri L. Morante  
Chief Deputy Director

**ORDER ACCEPTING STIPULATION**

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

1. The Chief Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
4. All applicable provisions of the APA have been met.
5. Respondent violated Sections 2005a(a), 2018, and 4503(a) of the Code, MCL 500.2005a(a), 500.2018, and 500.4503(a), and Sections 1239(1)(b), (1)(e), and (1)(h) of the Code, MCL 500.1239(1)(b), (1)(e), and (1)(h), by knowingly misrepresenting the identities of applicants on insurance applications as new customers rather than old customers in order to gain higher commissions.

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

6. Respondent shall Cease and Desist from operating in a manner that violates the Code.
7. Respondent shall Cease and Desist from all insurance activity.

8. Respondent's resident insurance producer license (System ID No. 0479723) is hereby REVOKED.
9. The Chief Deputy 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. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.

  
Teri L. Morante  
Chief Deputy Director

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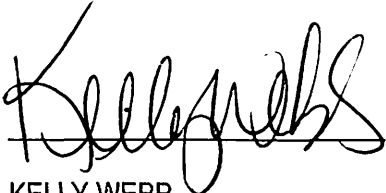
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**STIPULATION TO ENTRY OF ORDER**

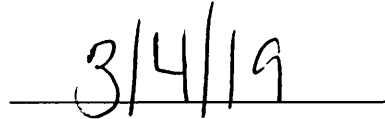
Kelly Webb (Respondent) stipulates to the following:

1. On or about September 24, 2018, the Department of Insurance and Financial Services (DIFS) served Respondent with a Notice of Opportunity to Show Compliance (NOSC) alleging that Respondent violated provisions of the Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Specifically, the NOSC contained allegations that Respondent violated Sections 2005a(a), 2018, and 4503(a) of the Code, MCL 500.2005a(a), 500.2018, and 500.4503(a), and Sections 1239(1)(b), (1)(e), and (1)(h) of the Code, MCL 500.1239(1)(b), (1)(e), and (1)(h). The NOSC alleged that Respondent knowingly misrepresented the identities of applicants on insurance applications as new customers rather than old customers in order to gain higher commissions.
3. Respondent admits to the allegations that she violated the Code.
4. Respondent and DIFS conferred for the purpose of resolving this matter.
5. Respondent waives the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
6. At all pertinent times, Respondent was licensed with DIFS as a resident insurance producer pursuant to the Code.
7. All parties have complied with the procedural requirements of the APA and the Code.
8. Respondent agrees that she will operate in a manner that does not violate the Code.
9. Respondent agrees that Respondent's insurance producer license shall be revoked.
10. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.

11. Respondent understands and agrees that the Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order. If the Chief Deputy Director accepts the Stipulation to Entry of Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Order Accepting Stipulation. If the Chief Deputy Director does not accept the Stipulation to Entry of Order, Respondent waives any objection to the Director holding a formal administrative hearing and making a decision after such hearing.

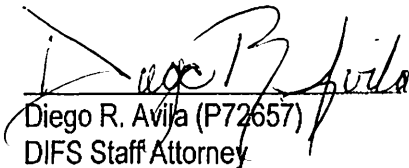


KELLY WEBB  
System ID No. 0479723

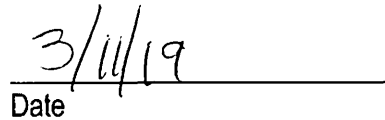


Date

DIFS Staff approve this Stipulation and recommend that the Chief Deputy Director accept it and issue an Order Accepting Stipulation.



Diego R. Avila (P72657)  
DIFS Staff Attorney



Date