STATE OF MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

I	n	tha	ma	Hor	of:
1			1110		1 11

Olesya Wegner System ID No. 0707662	Enforcement Case No. 17-15080
Respondent.	

Issued and entered on <u>Masch</u> 28, 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. At all relevant times, Respondent Olesya Wegner (System ID No. 0707662) (Respondent) was a licensed resident insurance producer, with qualifications in life. Respondent has been licensed since November 17, 2014, but has been suspended since December 1, 2017 for failure to meet the education requirements. Respondent's license is currently inactive.
- 6. Respondent violated Section 249 of the Code, MCL 500.249 by failing to respond to requests by DIFS investigators to provide customer files, as well as by failing to schedule an appointment to meet after having agreed to do so.
- 7. Respondent committed acts prohibited under Section 4503(b) of the Code, MCL 500.4503(b) by knowingly, and with an intent to defraud or deceive, preparing and presenting applications for insurance that contained false information.

Order Accepting Stipulation Enforcement Case No. 17-15080 Page 2 of 2

- 8. Respondent committed acts prohibited under Section 4503(g)(i) of the Code, MCL 500. 4503(g)(i), by knowingly, and with an intent to defraud or deceive, diverting funds from the bank accounts of insureds without their authorization.
- 9. Respondent violated Section 2018 of the Code by knowingly submitting applications for insurance that contained inaccurate information doing so for the purpose of earning fees, commissions, money, or other benefits from an insurer, agent, broker, or individual.

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

- 10. Respondent cease and desist from operating in a manner that violates the Code.
- 11. Respondent cease and desist from all insurance activity.
- 12. Respondent's insurance producer license (System ID No. 0707662) is revoked.
- 13. 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

STATE OF MICHIGAN DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:	
Olesya Wegner System ID No. 0707662	Enforcement Case No. 17-15080
Respondent.	

STIPULATION TO ENTRY OF ORDER

OLESYA WEGNER (Respondent) stipulates to the following:

- 1. On or about February 7, 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 Section 249 of the Code, MCL 500.249, Section 4503(b) of the Code, MCL 500.4503(b), Section 4503(g)(i) of the Code, MCL 500.4503(g)(i), Section 2018 of the Code, MCL 500.2018.
- 3. Respondent and DIFS conferred for the purpose of resolving this matter.
- 4. Respondent exercised the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq*.
- 5. At all pertinent times, Respondent was licensed with DIFS as an licensed resident insurance producer pursuant to the Code.
- 6. All parties have complied with the procedural requirements of the APA and the Code.
- 7. Respondent agrees that Respondent's resident insurance producer license shall be revoked.
- 8. Respondent has had an opportunity to review this Stipulation to Entry of Order and the proposed Order Accepting Stipulation and have the same reviewed by legal counsel.
- 9. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
- 10. 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

Stipulation to Entry of Order Enforcement Case No. Page 2 of 2

the entry of the Order Accepting Stipulation and Requiring Compliance and Payment of Fines. 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.

OLESYA WEGNER

System ID No. 0707662

Date '

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

Erik A. Grill (P64713) DIFS Staff Attorney

Date