

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

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Melissa Wilson
System ID No. 0666777

Enforcement Case No. 17-15019

Respondent.

_____ /

Issued and entered
on June 27, 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. Melissa Wilson (Respondent) was a licensed resident insurance producer, with qualifications in accident and health, casualty, life and property. Respondent's license was suspended for education on April 1, 2017, and became inactive on April 1, 2017.
6. The case against Respondent has proceeded under Section 1239(5), of the Code, MCL 500.1239(5), which provides that the Director may enforce the provisions of and impose any penalty or remedy authorized by this act against any person who is under investigation for or charged with a violation of this act even if the person's license or registration has been surrendered or has lapsed by operation of law.
7. Based on its investigation of the above-captioned case, DIFS finds as follows:

- a. Respondent violated MCL 500.1207(1) and (2), and 1244(1) of the Code, by failing to pay State Farm Life Insurance Company (State Farm) premium payments, which were owed to it, and by failing to use reasonable accounting methods to record funds received in her fiduciary capacity, which led to Respondent's admitted accounting mistakes.
- b. Respondent demonstrated, incompetence, untrustworthiness and financial irresponsibility in the conduct of business providing justification for sanctions pursuant to MCL 500.1239(1)(d) and (h), and 1244(1) of the Code, by failing to pay State Farm premium payments, which were owed to it, and by failing to use reasonable accounting methods to record funds received in her fiduciary capacity, which led to Respondent's admitted accounting mistakes.

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

1. Respondent Cease and Desist from operating in a manner that violates the Code.
2. Respondent Cease and Desist from all insurance activity.
3. Respondent's resident insurance producer license (System ID No. 0666777) is hereby REVOKED.
4. 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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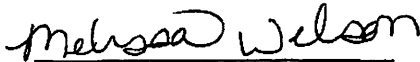
Respondent.
_____ /

STIPULATION TO ENTRY OF ORDER

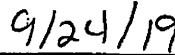
Melissa Wilson (Respondent) stipulates to the following:

1. On or about April 18, 2019, 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. Respondent was a licensed resident insurance producer, with qualifications in accident and health, casualty, life and property. Respondent's license was suspended for education on April 1, 2017, and became inactive on April 1, 2017.
3. The case against Respondent has proceeded under Section 1239(5), of the Code, MCL 500.1239(5), which provides that the Director may enforce the provisions of and impose any penalty or remedy authorized by this act against any person who is under investigation for or charged with a violation of this act even if the person's license or registration has been surrendered or has lapsed by operation of law.
4. Based on its investigation of the above-captioned case, DIFS finds as follows:
 - a. Respondent violated MCL 500.1207(1) and (2), and 1244(1) of the Code, by failing to pay State Farm Life Insurance Company (State Farm) premium payments, which were owed to it, and by failing to use reasonable accounting methods to record funds received in her fiduciary capacity, which led to Respondent's admitted accounting mistakes.
 - b. Respondent demonstrated, incompetence, untrustworthiness and financial irresponsibility in the conduct of business providing justification for sanctions pursuant to MCL 500.1239(1)(d) and (h), and 1244(1) of the Code, by failing to pay State Farm premium payments, which were owed to it, and by failing to use reasonable accounting methods to record funds received in her fiduciary capacity, which led to Respondent's admitted accounting mistakes.
5. Respondent and DIFS conferred for the purpose of resolving this matter.

6. Respondent waived the right to an opportunity to show compliance pursuant to the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.*
7. All parties have complied with the procedural requirements of the APA and the Code.
8. Respondent agrees that she will cease and desist from operating in a manner that violates the Code.
9. Respondent agrees that Respondent's Michigan resident insurance producer license (System ID No. 0666777) shall be revoked.
10. 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.
11. Respondent understands and agrees that this Stipulation to Entry of Order will be presented to the Chief Deputy Director for approval.
12. 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 and Requiring Compliance. 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.

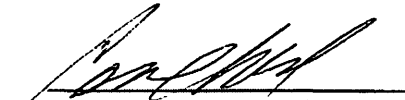


Melissa Wilson
System ID No. 0666777

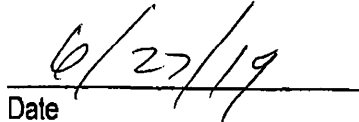


Date

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



Conrad Tatnall (P69785)
DIFS Staff Attorney



Date