

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

**Office of Financial and Insurance Regulation,
Petitioner**

v

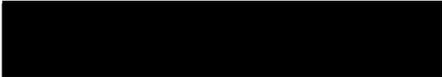
**Shironda Habib,
Respondent**

Enforcement Case No. 10-9182

For the Petitioner:

**William Peattie
Office of Financial and Insurance Regulation
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondent:

Shironda Habib


Issued and entered
this 4th day of January 2011
by Ken Ross
Commissioner

FINAL DECISION
I. Background

On October 12, 2010, Chief Deputy Commissioner Stephen R. Hilker issued an Administrative Complaint, Order for Hearing, and Notice of Hearing in this case which was sent to Respondent at the address above. The Administrative Complaint set forth detailed allegations that Respondent failed to disclose the existence of a criminal conviction on her application for an insurance producer license. The Order for Hearing required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the Order with a statement that Respondent plans to attend the hearing, or request an adjournment. Respondent failed to take any of these actions.

On December 2, 2010, the Petitioner filed a Motion for Final Decision. Respondent did not respond to the Motion for Final Decision.

Given Respondent's failure to take one of the actions required by the Order for Hearing and his failure to answer the Motion for Final Decision, Petitioner's motion is granted.

II. Findings of Fact and Conclusions of Law

1. Respondent Shironda Habib applied for a Michigan insurance producer license in September 2008.
2. On the application, Respondent answered "No" to the question asking whether she had ever been charged with, or convicted of, a crime.
3. Respondent's answer was false because Respondent had been convicted in Florida in 2002 of the felony of Third Degree Grand Theft.
4. Section 1239(1) of the Michigan Insurance Code provides:

In addition to any other powers under this act, the commissioner may place on probation, suspend, revoke, or refuse to issue an insurance producer's license or may levy a civil fine under section 1244 or any combination of actions for any 1 or more of the following causes:

(a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application.

* * *

(c) Obtaining or attempting to obtain a license through misrepresentation or fraud.

* * *

(f) Having been convicted of a felony.

5. By making a false attestation on the application, Respondent demonstrated that she is not qualified to hold an insurance producer license. Further, by virtue of the felony conviction, Respondent is not qualified to hold an insurance producer license.

III. Order

Based on the conduct described above and in accordance with section 1239(1) of the Insurance Code, Respondent's insurance producer license is revoked.

A handwritten signature in black ink, consisting of stylized initials 'KR' followed by a horizontal line extending to the right.

Ken Ross
Commissioner