

STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

ERIC R MAC DOUGALL
System ID No. 0247462

Enforcement Case No. 09-7511

Respondent

_____ /

Issued and entered
on May 25, 2010
by Stephen R. Hilker
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. At all pertinent times, Eric R. Mac Dougall ("Respondent") was an insurance agent licensed as a nonresident insurance producer within the State of Michigan with qualifications in accident, health, and life. System ID No. 0247462.
2. On or about September 19, 2001, Respondent was convicted in the state of Pennsylvania of a misdemeanor for simple assault.
3. As a licensed insurance producer, the Respondent knew or should have known that within 30 days after the initial pretrial hearing date, an insurance producer shall report to the Commissioner any criminal prosecution of the insurance producer taken in any jurisdiction. At no time during the criminal proceedings did the Respondent inform the Michigan Office of Financial and Insurance Regulation (OFIR) of such proceedings. MCL 500.1247.
4. Furthermore, Respondent stated he delegated reporting requirements to a third-party who failed to inform the OFIR of such proceedings as well.
5. Respondent neither admits nor denies these Findings of Fact and Conclusions of Law, but has agreed to resolve this matter in order to avoid protracted and expensive proceedings.

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B. ORDER

Based on the findings of fact and conclusions of law above and Respondent Mac Dougall's Stipulation, it is **ORDERED** that:

1. Respondent shall **PAY** to the State of Michigan a civil fine of \$250.00 (two hundred and fifty dollars). Upon execution of this Order, OFIR will send Respondent an Invoice for the civil fine that is payable within 30 days of issuance of the Invoice.

2. If payment is not made by Respondent Mac Dougall, OFIR may vacate this Order, at its sole discretion, upon 10 days notice to Respondent Mac Dougall and without opportunity for administrative hearing, and commence separate action.

OFFICE OF FINANCIAL AND
INSURANCE REGULATION

By: 
Stephen R. Hilker
Deputy Commissioner

C. STIPULATION

Respondent has read and understands the Consent Order above. Respondent agrees that the Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Michigan Insurance Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that the Consent Order and Stipulation will be presented to the Deputy Commissioner for approval and the Deputy Commissioner may or may not issue this Consent Order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondent admits to the Findings of Fact and Conclusions of Law set forth in the above Consent Order, and agree to the entry of the Consent Order.

Dated: 5/18/2010


Eric R. Mac Dougall

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

Dated: 5/19/2010


Elizabeth V. Bolden
Staff Attorney