

**STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

In the matter of:

**Jennifer Ballut**  
System ID No. 0303669

**Enforcement Case No. 12-11456-1**

**LA Insurance Agency 133, Inc.**  
System ID No. 0082357

**Enforcement Case No. 12-11456-3**

**LA Insurance Agency 220, Inc.**  
System ID No. 0093473

**Enforcement Case No. 12-11456-4**

Respondents.

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Issued and entered  
this 8<sup>th</sup> day of November 2012  
by Annette E. Flood  
Chief Deputy Commissioner

**ORDER**

1. The Office of Financial and Insurance Regulation (OFIR) conducted an investigation of Jennifer Ballut, LA Insurance Agency 133, Inc. (LA 133) and LA Insurance Agency 220, Inc. (LA 220) and determined that they committed acts that provide justification for disciplinary action pursuant to the Michigan Insurance Code (Code), 1956 PA 218, as amended, MCL 500.100 *et seq.*
2. Consequently, in March 2012, OFIR issued an Order to Cease and Desist against Ballut for soliciting, selling and negotiating insurance without being licensed under the Code; and, in September 2012, OFIR summarily suspended LA 133 and LA 220's agency producer licenses for operating in violation of the Code.
3. Respondents appeared for an informal conference and cooperated with the regulators conducting the investigation by responding to inquiries, providing documentary evidence and other materials.
4. The Respondents, in resolution of the above-captioned matters, have agreed to make certain payments and disclosures.

5. **THEREFORE, IT IS ORDERED** that the Order to Cease and Desist issued against Jennifer Ballut on March 13, 2012, is hereby **SET ASIDE**.
6. **IT IS FURTHER ORDERED** that the Order of Summary Suspension issued against LA Insurance, Inc. #133 on September 20, 2012, is hereby **SET ASIDE**.
7. **IT IS FURTHER ORDERED** that the Order of Summary Suspension issued against LA Insurance, Inc. #220 on September 24, 2012, is hereby **SET ASIDE**.

THE OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

A handwritten signature in cursive script, appearing to read "Annette E. Flood", is written over a horizontal line.

Annette E. Flood  
Chief Deputy Commissioner