

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

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

**Coastline Title Agency, LLC**  
System ID No. 0093559

**Enforcement Case No. 11-11266**

**Kevin J. Kossen**  
System ID No. 0049265

Respondents.

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Issued and entered  
on May 12, 2011  
by Jean M. Boven  
Acting Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**I. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

1. Coastline Title Agency, LLC, License No. 0093559, formerly known as Niles Title Agency, LLC, (Coastline) has been a licensed resident insurance producer in the State of Michigan since March 24, 2006.
2. Kevin J. Kossen, License No. 0049265, DRLP for Coastline, (Kossen) has been a licensed resident insurance producer in the State of Michigan since March 5, 1991.
3. On December 27, 2007, Coastline submitted to the Bureau of Commercial Services a Certificate of Amendment to the Articles of Organization which changed the name of the company from Niles Title Agency to Coastline Title Agency, LLC.
4. Coastline knew, or had reason to know, that Section 1206(5) of the Insurance Code (Code), as amended, MCL 500.100 *et seq.*, MCL 500.1205(6), requires licensees to notify the Commissioner of legal name and address changes within 30 days.
5. Coastline did not submit a Name or Address Change for Insurance Licensees form until after March 14, 2011. Said form only included a change of name.
6. By waiting over 3 years to submit a Name or Address Change for Insurance Licensees Coastline violated Section 1206(5), MCL 500.1206(5), of the Code.
7. In September of 2010, Coastline issued a preliminary title report for a transaction whereby it would be issuing an owner's policy for a property located in Kalamazoo County in the State of Michigan.

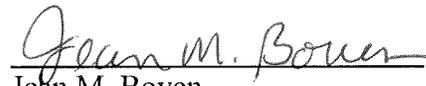
8. Coastline knew, or had reason to know, that Section 1211a, MCL 500.1211a, of the Code requires an insurance producer doing business under any name other than the producer's legal name to notify the Commissioner prior to using the assumed name.
9. By being involved in a transaction under the name Coastline Title Agency, LLC while registered under the name Niles Title Agency, Coastline violated Section 1211a, MCL 500.1211a of the Code.
10. On May 6, 2009 OFIR mailed a letter to Kossen at his address of record, being
11. On May 11, 2009, the letter was returned to OFIR as not deliverable and unable to forward.
12. On March 28, 2011, Kossen sent an email to OFIR indicating his personal mailing address was different than the one listed with OFIR.
13. Kossen knew or had reason to know that Section 1238(1), MCL 500.1238(1) of the Code requires an agent to notify the Commissioner "of any change in his or her mailing address within 30 days of such change" and pay a fee of \$3.00 to cover the costs of recording such change.
14. By not providing notice to the Commissioner of the change of mailing address, Kossen violated Section 1238(1), MCL 500.1238(1) of the Code.
15. Subsequent to notice of the above violations, Kossen and Coastline took corrective action to come into compliance with the requirements of the Code.

## II. ORDER

Based upon the parties stipulation to the Findings of Fact and Conclusions of Law above, the Commissioner **ORDERS** the following:

- A. Coastline and Kossen, (collectively, Respondents) shall, joint and severally, pay to the State of Michigan, through OFIR, a civil fine of \$500 within 30 days of the invoice date as indicated on the OFIR invoice.

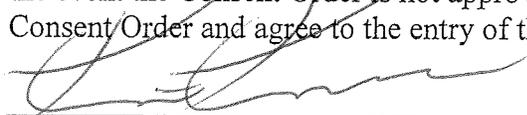
**OFFICE OF FINANCIAL AND  
INSURANCE REGULATION**

  
Jean M. Boven

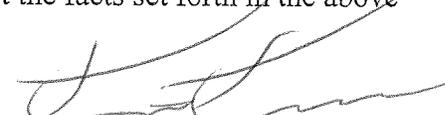
Acting Chief Deputy Commissioner

### III. STIPULATION

Respondents have read and understand the Consent Order above. Respondents agree that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Code and that both parties have complied with all the procedural requirements of the Administrative Procedures Act of 1969, MCL 24.201 *et seq.* and the Code. Respondents waive the right to a hearing in this matter if this Consent Order is issued. Respondents understand that this stipulation and Consent Order will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. Respondents waive all objections to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondents admit the facts set forth in the above Consent Order and agree to the entry of this order.

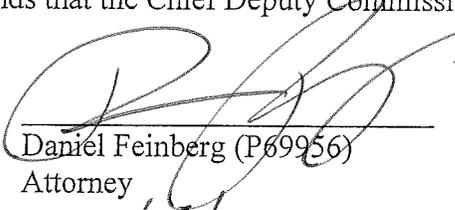
  
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Kevin Kossen  
System ID No. 0049265

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Date

  
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Coastline Title Agency, LLC  
System ID No. 0077282

5-9-11  
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Date

OFIR staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

  
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Daniel Feinberg (P69956)  
Attorney

5/12/11  
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Date