

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:

Ethos Insurance Group

Enforcement Case No. 11-11293

Respondent
_____ /

Issued and entered
On 7-8, 2011
by Annette E. Flood
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

1. On May 20, 2011, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondent Ethos Insurance Group.
2. The Order contained allegations that Respondent Ethos Insurance Group violated various sections of the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 *et seq.*
3. On May 23, 2011, the Order was mailed to Donald M. Diamond c/o Ethos Insurance Group via certified mail to the Respondent Ethos Insurance Group's last known address.
4. On May 31, 2011, Respondent Ethos Insurance Group received the Order.
5. The Order further advised Respondent Ethos Insurance Group of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not later than 30 days after the Order was delivered or mailed to Respondent Ethos Insurance Group.
6. Respondent Ethos Insurance Group failed to request a hearing, therefore the Order is **FINAL**.

By: Annette E. Flood
Annette E. Flood
Chief Deputy Commissioner
Office of Financial and Insurance Regulation