

**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:

Enforcement Case No. 12-11583

**Shauna Ramirez 0566510,
Golden Liberty Insurance Brokers 0094062,
Johan Ramirez &
Associates Insurance Brokers 0099262,**

Respondents.
_____ /

Issued and entered,
this 10th day of December, 2012
by Annette E. Flood
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

1. On September 14, 2012, the Chief Deputy Commissioner issued an Order to Cease and Desist (Order) pursuant to Section 251 of the Michigan Insurance Code (Code), MCL 500.251, against Respondents.
2. The Order contained allegations that Respondents violated various sections of the Code.
3. The Order was mailed to Respondents at their last known addresses of record.
4. The Order advised the Respondents of the opportunity to request a hearing, as provided in Section 251 of the Code, MCL 500.251, no later than 30 days after the Order was delivered or mailed to the Respondents.
5. Respondents failed to timely request a hearing; therefore, the Order is **FINAL**.

By: _____

Annette E. Flood

Chief Deputy Commissioner

Office of Financial and Insurance Regulation