

**STATE OF MICHIGAN  
DEPARTMENT 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. 11-11289**

**Jose Garcia and**

**Senior Marketing Group, LLC**

**Respondents.**

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**ORDER TO SET ASIDE SUMMARY SUSPENSION**

Issued and entered  
this 23<sup>rd</sup> day of May 2011  
by **Annette E. Flood**  
**Chief Deputy Commissioner**

1. The Office of Financial and Insurance Regulation ("OFIR") conducted an investigation of Jose Garcia and Senior Marketing Group, LLC and believed that they were using coercive and dishonest practices in the business of insurance in violation of the Michigan Insurance Code (the "Code"), 1956 PA 218, as amended, MCL 500.100 *et seq.*.
2. Subsequently, on May 11, 2011, pursuant to Section 1242(4) of the Code, the Chief Deputy Commissioner for OFIR issued an Order of Summary Suspension and Opportunity for Hearing against the Respondents believing that the activities of the Respondents presented a serious and immediate threat to the public's health, safety and welfare.
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. Section 1244(2) of the Code allows the Commissioner to reopen and alter, modify, or set aside, an order issued, if, in the opinion of the commissioner, conditions of fact or of law have changed to require that action.
5. In this matter, facts have changed. The Respondents presented documentation demonstrating that it acquired a substantial book of business from another agency. The Respondents are currently working through business-related issues that are typical with such business acquisitions.

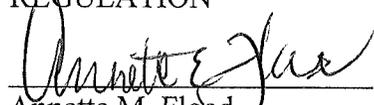
6. Respondents have willingly allowed and provided copies of certain books and records for examination, and have updated policies and procedures to remedy the concerns of OFIR.
7. OFIR staff has verified the information presented and believes that Respondents' business activities and conduct no longer continue to present a serious and immediate threat to the public's health, safety and welfare to warrant continued suspension of their insurance producer's licenses.

**THEREFORE, IT IS HEREBY ORDERED:**

1. The Order of Summary Suspension and Opportunity for Hearing entered and issued on May 11, 2011, against Respondents is **SET ASIDE**.
2. Respondent Jose Garcia's resident insurance producer license, System ID # 00158256, qualifications and appointments shall be **REINSTATED** upon this Order being entered and issued.
3. Respondent Senior Marketing Group, LLC's resident insurance producer license, System ID #0090442, qualifications and appointments shall be **REINSTATED** upon this Order being entered and issued.

Dated this 23<sup>rd</sup> day of May, 2011.

THE OFFICE OF FINANCIAL AND INSURANCE  
REGULATION

  
Annette M. Flood  
Chief Deputy Commissioner