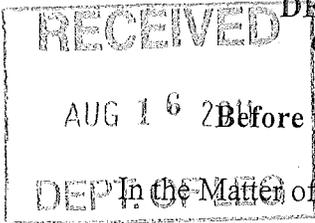


STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION



Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Monica Santalla
System ID No. 0532169,

Enforcement Case No. 10-9750

Respondent.

_____ /

Issued and entered
on 8-25, 2011
by Annette E. Flood
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

FINDINGS OF FACTS AND CONCLUSIONS OF LAW

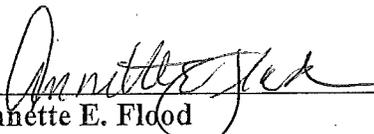
1. At all times relevant, Monica Santalla ("Respondent"), System ID No. 0532169, was a licensed nonresident producer in the state of Michigan with qualifications in casualty and property.
2. Respondent was employed by Maximus Management as its Director of Operations. While employed at Maximus, Respondent may have assisted her direct supervisor, Ms. S., in becoming a licensed insurance producer in the state of Oklahoma, without taking the required examination.
3. On September 13, 2007, an Oklahoma producer's license number was assigned to Ms. S.
4. On February 16, 2010, the Oklahoma Department of Insurance issued an Emergency Order of Suspension, suspending Ms. S's producer's license effective immediately.
5. Despite possibly acquiescing in the scheme to license Ms. S., at no time did Respondent report any of the improper activity to the Oklahoma Department of Insurance.
6. On April 2, 2010, the Oklahoma Department of Insurance issued an Emergency Order of Suspension, Order to Show Cause, and Notice of Hearing to Respondent.
7. Respondent requested a hearing and, on May 26, 2010, Respondent signed a Consent Order that, among other things, suspended Respondent's producer's license for one year and fined Respondent twenty-five hundred dollars.
8. On June 21, 2010, the OFIR received a letter dated May 28, 2010 from Respondent acknowledging the administrative action taken against Respondent's Oklahoma producer's license.

9. Respondent knew or had reason to know that Section 1239(1)(b), MCL 500.1239(1)(b), of the Michigan Insurance Code, allows the Commissioner to place on probation, suspend, or revoke an insurance producer's license or levy a civil fine under Section 1244, MCL 500.1244, for "violating any insurance laws or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner."
10. **By consenting to a violation of Oklahoma Insurance law, and having her insurance producer license suspended in the state of Oklahoma, Respondent is subject to discipline including probation, suspension, revocation, and the levying of a civil fine, by the Commissioner under either Section 1239(1)(b), MCL 500.1239(1)(b), Section 1244, MCL 500.1244, or both.**

ORDER

Based on Respondent's stipulation to the findings of fact and conclusions of law above, it is hereby **ORDERED** that:

1. Respondent shall immediately cease and desist from operating in a manner that violates the Michigan Insurance Code.
2. Respondent shall pay to the State of Michigan, through OFIR, a civil fine of **\$250.00**. Respondent shall pay the fines within 30 days of the invoice date indicated on the OFIR invoice.
3. If the terms of this ORDER are not complied with, Respondent's Michigan resident insurance producer license with qualifications in casualty and property shall be summarily **SUSPENDED**.

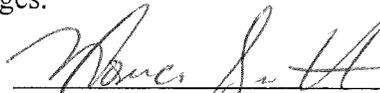


Annette E. Flood
Chief Deputy Commissioner

STIPULATION

Respondent has read and understands the consent order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this consent order pursuant to the Insurance Code. Respondent waives the right to a hearing in this matter if this consent order is issued. Respondent understands 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. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the consent order is not approved. Respondent admits the findings of fact and conclusions of law set forth in the above consent order and agrees to the entry of this order. Respondent admits that both parties have complied with the procedural requirements of the Michigan Administrative Procedures Act (MAPA) and the Michigan Insurance Code (Code). Respondent has had an opportunity to review the Stipulation and Consent Order and have the same reviewed by legal counsel.

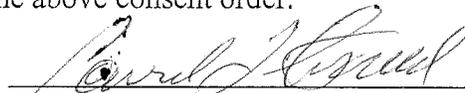
1. It is further stipulated, by and between the parties hereto, that failure to pay the administrative and civil fines as set forth above within thirty (30) days of the date of the invoice shall result in a suspension or continued suspension of all license or registrations by Respondent or in the denial of any license or registration renewal and the denial of future applications for licensure or registration until compliance is made with the terms of this Stipulation. In addition, if Respondent fails to comply with the terms of this Stipulation and Consent Order, then the Fine shall increase to **\$500.00**. Unless otherwise specified in this Stipulation, requirements imposed on the Respondent must be fulfilled in accordance with the terms of this Stipulation and Consent Order.
2. It is further stipulated, by and between the parties hereto, that failure to pay the administrative and civil fines as set forth above within (6) months of the invoice date shall result in a revocation or continued revocation of all licenses or registrations held by Respondent, or in the denial of any license or renewal and the denial of future applications for licensure or registration until compliance is made with the terms of this Stipulation.
3. Respondent understands and intends that by signing this Stipulation, Respondent is waiving the right, pursuant to the Code, the rules promulgated thereto, and the MAPA, to a hearing before an administrative law judge, at which the OFIR would be required to prove the charges set forth by presentation of evidence and legal authority and at which Respondent would be entitled to appear to cross-examine all witnesses presented by the OFIR and to present such testimony or other evidence or legal authority deemed appropriate as a defense to said charges.



Monica Santalla

Dated: 8/5/11

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above consent order.



Conrad Tatnall (P69785)
Attorney

Dated: 8/18/11