

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

JEANNETTE RUHF  
System ID No. 0212414

Enforcement Case No. 11-11160

Respondent.

---

Issued and entered  
this 12<sup>th</sup> day of January 2016  
by Patrick M. McPharlin  
Director

**ORDER SETTING ASIDE FINAL DECISION**

This matter comes before the Director on the Respondent's Request to Set Aside Final Decision. On June 17, 2011, then-Commissioner R. Kevin Clinton issued and entered a Final Decision in the above-entitled matter. The Findings of Fact and Conclusions of Law of the June 17, 2011 Final Decision were based upon the finding that Respondent had provided justification for revocation of licensure under Sections 1239(1)(h) and 1244(1)(a) and (d) of the Michigan Insurance Code (Code), MCL 500.1239(1)(h) and MCL 500.1244(1)(a) and (d).

Specifically, it was found that Respondent sold unregistered, nonexempt securities to Michigan consumers by falsely telling the consumers they would earn a high rate of return on their investments. Respondent failed to appear and respond to the allegations asserted against her. As a result, the administrative complaint, being unchallenged, was accepted as true and the June 17, 2011 Final Decision revoked Respondent's non-resident insurance producer license.

The Director may, by order, set aside a previously issued Final Decision under Section 1244(1) if, in the opinion of the Director, conditions of fact have changed to require that action.

MCL 500.1244(2). Respondent's Request to Set Aside the June 17, 2011 Final Decision is supported by documents and records that demonstrate she did not engage in dishonest or fraudulent practices by selling unregistered, nonexempt securities to Michigan consumers by falsely telling them they would earn a high rate of return on their investment. The Staff having reviewed supporting documentation and records recommend that the June 17, 2011 Final Decision be set aside, and that no further administrative action be taken against Respondent, thereby allowing Respondent to reapply for licensure.

Based upon the foregoing, **IT IS THEREFORE ORDERED** that the June 17, 2011 Final Decision be and is hereby **SET ASIDE** and the file closed without further proceedings.

A handwritten signature in black ink, appearing to read 'Patrick M. McPharlin', is written over a horizontal line. The signature is stylized and cursive.

Patrick M. McPharlin  
Director