

**STATE OF MICHIGAN**  
**DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE REGULATION**  
**Before the Commissioner of Financial and Insurance Regulation**

**In the matter of:**

**Office of Financial and Insurance Regulation**  
**Petitioner**

**V**

**Andrew K. MacFarland**  
**Respondent**

**Enforcement Case No. 08-5685**  
**Agency No. 09-036-L**

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**For the Petitioner:**

**Marlon F. Roberts (P68523)**  
**Office of Financial and Insurance Regulation**  
**611 W. Ottawa, 3<sup>rd</sup> Floor**  
**Lansing, Michigan 48933**

**For the Respondent:**

**Andrew K. MacFarland**  


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**Issued and entered**  
this 4<sup>th</sup> day of January 2010  
**by Ken Ross**  
**Commissioner**

**FINAL DECISION**

**I**  
**BACKGROUND**

On March 14, 2009, Chief Deputy Commissioner Stephen R. Hilker issued an Order for Hearing and Order to Respond in this case. The Order set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code, MCL 500.100 *et seq.*, (the Code). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent planned to attend the hearing. Respondent failed to take any of these actions.

On October 29, 2009, Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

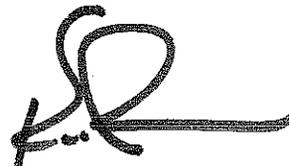
**II**  
**FINDINGS OF FACT**  
**and**  
**CONCLUSIONS OF LAW**

The following factual allegations and conclusions of law, stated in the Administrative Complaint and Statement of Factual Allegations, are adopted:

1. Andrew K. MacFarland applied to the Office of Financial and Insurance Regulation (OFIR) for a resident producer license in March 2007.
2. In the application form, the Respondent failed to disclose that he had been convicted of a crime.
3. The Respondent was convicted of four felonies: one count of Residential Burglary, one count of Armed Robbery, and two counts of Armed Violations (Category II Weapons) on or about April 22, 1993.
4. OFIR licensed the Respondent as a resident producer on March 21, 2007.
5. Pursuant to Section 1239(1)(f) of the Code, MCL 500.1239(1)(f), an applicant's felony conviction is a ground for denial, suspension, or revocation of an insurance producer license.
6. By failing to disclose his felony convictions, Respondent provided incorrect, misleading, incomplete, or materially untrue information in the license application, which is a ground for denial, suspension, or revocation of an insurance producer license pursuant to Section 1239(1)(a) of the Code, MCL 500.1239(1)(a).

**III**  
**ORDER**

In accordance with Section 1239 of the Michigan Insurance Code, it is ORDERED that Respondent's insurance producer license is revoked.



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Ken Ross  
Commissioner