

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
OFFICE OF FINANCIAL AND INSURANCE REGULATION
Before the Commissioner of Financial and Insurance Regulation

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

v

Enforcement Case No. 11-11256

**Jason Ray,
Respondent**

For the Petitioner:

**Daniel Feinberg
Office of Financial and Insurance Regulation
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondent:

Jason Ray

**Issued and entered
this 17th day of June 2011
by R. Kevin Clinton
Commissioner**

FINAL DECISION

I. BACKGROUND

Respondent Jason Ray is a licensed nonresident insurance producer authorized to transact the business of insurance in Michigan. In June 2010, the Kentucky Department of Insurance revoked the Respondent's insurance license for submitting 124 falsified insurance applications to AFLAC Insurance Company of America and for obtaining, under false pretenses, more than \$20,000.00 in commissions for those applications.

Section 1239(1)(i) of the Michigan Insurance Code, MCL 500.1239(1)(i), authorizes the Commissioner to revoke a person's Michigan insurance license whenever another state revokes that person's insurance license. Based on the Kentucky action, OFIR initiated the present compliance case.

On April 26, 2011, OFIR issued an Administrative Complaint and Order for Hearing which was sent to Respondent. The administrative complaint set forth detailed allegations that Respondent had failed to comply with section 1239(1) of the Michigan Insurance Code, MCL 500.1239(1).

The order for hearing 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 with a statement that Respondent plans to attend the hearing, or request an adjournment. Respondent failed to take any of these actions.

On May 25, 2011, OFIR staff filed a Motion for Final Decision. Respondent did not file a reply to the motion. Given Respondent's failure to answer, Petitioner's motion is granted. The administrative complaint, being unchallenged, is accepted as true. Based on the administrative complaint, the Commissioner makes the following findings of fact and conclusions of law.

II. FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Section 1239(1)(i) of the Insurance Code, allows the Commissioner to revoke an insurance producer's license for having an insurance producer license or its equivalent denied, suspended, or revoked in any other state, province, district, or territory.
2. Section 1244(1) of the Insurance Code allows the Commissioner to impose civil fines and license revocation for insurance producers who violate any provision of chapter 12 of the Insurance Code.
3. Based on the revocation of his insurance license in Kentucky and the conduct upon which that revocation was based, Respondent is not qualified to retain his Michigan nonresident license.

III. ORDER

Pursuant to sections 1239(1) and 1244(1) of the Michigan Insurance Code, it is ordered that the nonresident insurance producer license of Respondent Jason Ray is revoked,



R. Kevin Clinton
Commissioner