

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

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

v

**Ryan Willingham,  
Respondent**

**Enforcement Case No. 06-4909**

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**For the Petitioner:**

**Tracy Post (P62602)  
Office of Financial & Insurance Services  
P.O. Box 30220  
Lansing, MI 48909-7720**

**For the Respondent:**

**Ryan Willingham  
43656 Vintage Oaks  
Sterling Heights, MI 48314**

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**Issued and entered  
this 28<sup>th</sup> day of March 2007  
by Linda A. Watters  
Commissioner**

**FINAL DECISION**

On January 30, 2007, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). 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 plans to attend the hearing. Respondent failed to take any of these actions.

On March 2, 2007, the 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.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

**ORDER**

In accordance with sections 1239, 1244, and 2038 of the Michigan Insurance Code (MCL 500.1239, 500.1244, and 500.2038), Respondent shall cease and desist from violating sections 1239 and 2018 of the Michigan Insurance Code (MCL 500.1239 and 500.2018). It is further ordered pursuant to sections 1239, 1244, and 2038 of the Michigan Insurance Code that the Respondent's insurance producer license is revoked.