



DIFS / DIFS PRESS RELEASES

Department of Insurance and Financial Services Continues to Protect Michigan Consumers by Taking Enforcement Action Against Unlicensed Activity

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(LANSING) The Michigan Department of Insurance and Financial Services (DIFS) issued Cease and Desist Orders against a number of entities for unlicensed insurance activity.

The following entities were found to be violating the Insurance Code by selling, soliciting, or negotiating insurance without the proper licensure from the State:

- [Ryan Boyd Davis](#) of Manitou Beach, Michigan
- [Robert Hodovanich](#) of Boca Raton, Florida
- [Hunter Clayton Brand](#) of Lewiston, Michigan

Background

DIFS staff found that Ryan Boyd Davis was acting as an insurance agent for National Transportation Associates, Inc. (NTA) without proper licensure. Although Davis' license had been inactive as of March 2012, he continued to act as an agent and continued to collect commissions from NTA after his license was inactive.

DIFS was notified by the Florida Department of Financial Services that Hodovanich was selling health insurance policies on behalf of I-Plan to Michigan residents. After an investigation, DIFS found that Hodovanich was not licensed in the state of Michigan.

DIFS investigators were notified about possible unlicensed activity at the Bud Jones Insurance Agency in Lewiston, Michigan. Upon further review, DIFS Investigators concluded that Hunter Clayton Brand was in fact engaged in the unlicensed sale, negotiation, and solicitation of insurance which violates the Michigan Insurance Code.

"We remain focused on continuing our efforts to provide regulatory oversight of the insurance and financial services industries to ensure that the businesses within these industries are safe, sound, and entitled to the public's confidence," said DIFS Director Patrick McPharlin. "DIFS advises consumers to only conduct business with entities that are properly licensed."

More Information

If you feel you have fallen victim to buying from an unlicensed agent, or you would like to check the status of an agent, please contact DIFS at 877-999-6442. For more information about DIFS or the services provided, please visit the website at www.michigan.gov/difs, follow them on [Twitter](#) or “Like” them on [Facebook](#).

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