

**STATE OF MICHIGAN**  
**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**  
Before the Director of the Department of Insurance and Financial Services

In the matter of

**Davone Ferguson**  
Unlicensed

**Enforcement Case No. 24-17800**

Respondent.

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**ISSUED AND ENTERED**

on November 6, 2024

by Joseph A. Garcia

Special Deputy Director and General Counsel

**FINAL DECISION**

**I. INTRODUCTION**

This case concerns the marketing of insurance by Davone Ferguson (“Respondent”) in violation of section 1201a(1) of the Michigan Insurance Code (the “Code”), MCL 500.1201a(1), and in violation of a cease-and-desist order that the Department of Insurance and Financial Services (“DIFS”) issued on September 27, 2023. On September 9, 2024, DIFS issued and served upon Respondent an administrative complaint and statement of factual allegations (referenced together as the “Administrative Complaint”). The Administrative Complaint contained a section headed “Opportunity for Hearing,” which stated the following:

IF YOU, AS THE RESPONDENT, WISH TO REQUEST AN ADMINISTRATIVE HEARING AS DESCRIBED ABOVE, YOU MUST DO SO BY FILING A REQUEST FOR HEARING AND/OR A RESPONSE TO THIS COMPLAINT WITHIN TWENTY-ONE DAYS OF THE DATE OF THIS NOTICE. FAILURE TO TIMELY REQUEST SUCH A HEARING OR TIMELY FILE A RESPONSE MAY RESULT IN THE FACTS ASSERTED IN THIS COMPLAINT BEING ACCEPTED AS TRUE BY THE DIRECTOR AND THE IMMEDIATE ISSUANCE OF A FINAL DECISION IMPOSING SANCTIONS AGAINST YOU WITHOUT FURTHER OPPORTUNITY TO BE HEARD.

Respondent did not submit a request for hearing in the manner specified in the Administrative Complaint. Given Respondent’s failure to request a hearing, the unchallenged allegations in the Administrative Complaint are accepted as true. Based upon the Administrative Complaint, the Director makes the following Findings of Fact and Conclusions of Law.

**II. FINDINGS OF FACT**

The unchallenged factual allegations in the Complaint’s Statement of Factual Allegations are accepted as true and restated below.

1. Respondent is not licensed under the Code.

2. On or about February 20, 2024, DIFS received a complaint stating a man named “Dexta Slime” was advertising fraudulent insurance on Facebook. The complainant provided multiple screenshots of Facebook posts that advertised fraudulent insurance and encouraged individuals to contact the seller.
3. A DIFS investigation revealed the following six instances in which Respondent solicited buyers of insurance:
  - a. An advertisement posted by “Dexta Slime” on the *Hamtramck buy and sell everything* Facebook page on October 30, 2023. The advertisement contained the following message: ““Who need [sic] legit and legal car insurance policy stays active for the full 6months works anywhere dealership impound court secretary of state.” The advertisement also included screenshots from an individual who alleges that she quickly obtained legitimate car insurance from Dexta Slime. That individual is represented as saying the following: (1) “Thank you Dexta Slime for plugging me in for the car insurance LEGIT & QUICK”; (2) “I ain’t have no issues. Thanks again!”; and (3) “I’m sending a couple other people to you soon.”
  - b. An advertisement posted by “Dexta Slime” on Facebook on November 4, 2023, that provided insurance quotes without any customer information other than the duration of coverage and the payment due. The advertisement included the following content: (1) “\$100K per injured person in an accident for \$250 or the individual could be added as a rider onto a No-Fault policy for \$165”; (2) Multiple screenshots of allegedly valid Progressive insurance Certificates of No-Fault Insurance; (3) Multiple pictures of Secretary of State license plate tags obtained because of allegedly valid insurance policies obtained from “Dexta Slime”; (4) “Who need [sic] legit and legal car insurance policy stays active for the full 6months works anywhere dealership impound court secretary of state etc.”
  - c. An advertisement posted by “Dexta Slime” on Facebook on December 18, 2023, that repeated many of the offers contained in the November 4 advertisement. The December 18 advertisement also contained the following: (1) an encouragement for individuals to approach him for all car insurance services; (2) a screenshot of what appeared to be a video of a woman showing her Secretary of State license plate tag that was captioned “IF YOU NEED AFFORDABLE RELIABLE & REAL INSURANCE” and “HIT UP @DEXTABIGSLIME.”
  - d. An advertisement posted by “Dexta Slime” on Facebook twice—on January 13, 2024, and February 24, 2024—that contained the following message: “Who Needs Insurance 6/12 Months With Progressive Full Coverage Or No Fault Works Anywhere For Anything At Anytime Dealerships/Guaranteed Full Pull Off! Court, Impound, SOS DMV, You Name It! \$165 (No Fault) \$250 For (Full Coverage) Hit Me Up Don’t Wait Until It’s Too Late!!!!!!”
  - e. An advertisement posted by “Dexta Slime” on Facebook on March 11, 2024, that contained the following message: “Who need (sic) legit and legal car insurance policy stays actor (sic) for anything anywhere dealership impound court ETC.” The advertisement also contained

what appeared to be a customer's policy, which displayed the customer's first name, the coverage start date, and the policy number.

4. Respondent has never been licensed to sell, solicit, or negotiate insurance in Michigan.
5. DIFS confirmed that the Facebook profile picture for "Dexta Slime" was, in fact, a photograph of Respondent. "Dexta Slime" is Respondent's alias.
6. During its investigation of the six advertisements referenced above, DIFS discovered that Respondent was previously the subject of a Final Order to Cease and Desist dated September 27, 2023 (the "2023 Order") for allegations involving unlicensed insurance activity and fraudulent insurance acts. Respondent had used the same alias, i.e., "Dexta Slime." The 2023 Order was issued pursuant to section 251 of the Code, MCL 500.251, and required that Respondent immediately cease and desist from all activities in violation of the Code.

### III. CONCLUSIONS OF LAW

The unchallenged conclusions of law contained in paragraphs 8 through 11 of the Complaint's Statement of Factual Allegations are accepted as true and restated below.

1. Respondent's Facebook six advertisements posted between October 2023 and March 2024 violated the Code and thereby constituted six violations of the 2023 Order.
2. Respondent knew or reasonably should have known that section 1201a(1) of the Code, MCL 500.1201a(1), prohibits the unlicensed sale, solicitation, or negotiation of insurance. Respondent's conduct as described above constitutes the sale, solicitation, negotiation, or any combination thereof of insurance. Respondent has thereby acted as an unlicensed insurance producer in violation of section 1201a(1) of the Code, MCL 500.1201a(1).
3. Respondent knew or reasonably should have known that Section 251(6) of the Code, MCL 500.251(6), provides the following:

(6) A person who violates or otherwise fails to comply with a cease-and-desist order under this section is subject to 1 or more of the following:

(a) Payment of a civil fine of not more than \$1,000.00 for each violation not to exceed an aggregate civil fine of \$30,000.00. However, if the person knew or reasonably should have known the person was in violation of the order, payment of a civil fine of not more than \$25,000.00 for each violation not to exceed an aggregate civil fine of \$250,000.00.

(b) Suspension or revocation of the person's license or certificate of authority.

(c) Complete restitution, in the form, amount, and within the period determined by the commissioner, to all persons in this state damaged by the violation or failure to comply.


4. By engaging in the unlicensed practice of insurance as described above, Respondent has violated the 2023 Order, and Respondent is therefore subject to penalties pursuant to section 251(6) of the Code, MCL 500.251(6).
5. Because Respondent knew or reasonably should have known that he was in violation of the 2023 Order, an enhanced civil fine of not more than \$25,000.00 per violation is appropriate under section 251(6)(a) of the Code, MCL 500.251(6)(a).

#### IV. ORDER

THEREFORE, it is **ORDERED** that:

- A. Pursuant to section 251(6) of the Code, MCL 500.251(6), for the six violations described above, Respondent shall pay a civil penalty of \$125,000.00.

Anita G. Fox, Director  
For the Director:

  
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Joseph A. Garcia  
Special Deputy Director and General Counsel