

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

In the matter of:

Susanne Drolema (Johnson)
System ID No. 1117618

Enforcement Case No. 23-17454

Respondent.

_____ /

Issued and entered
On December 9, 2024
by Joesph A. Garcia
Special Deputy Director

ORDER ACCEPTING STIPULATION

Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Special Deputy Director finds and concludes that:

1. The Special Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
2. Susanne Drolema (Johnson) (Respondent) is a licensed resident insurance producer with qualifications in Accident and Health and Life since October 14, 2022, and her license is currently active.
3. On February 9, 2024, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) in this matter, alleging that Respondent violated the Code, providing justification for sanctions pursuant to Sections 1239(1)(a), (1)(g), (2)(a), and 1244(1) of the Code, MCL 500.1239(1)(a), (1)(g), (2)(a), and MCL 500.1244(1).
4. Respondent has stipulated to entry of this Order pursuant to the Stipulation executed in connection herewith.
5. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
6. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
7. All applicable provisions of the APA have been met.
8. Respondent violated Sections 1239(1)(a), (1)(g), (2)(a), and 1244(1) of the Code, MCL 500.1239(1)(a), (1)(g), (2)(a), and MCL 500.1244(1).

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

1. The Stipulation to Entry of Order and all agreements contained therein are accepted in their entirety.
2. Respondent's resident insurance producer license is hereby **REVOKED** effective immediately.
3. The Special Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further orders as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order Accepting Stipulation constitutes an independent violation of the Code and may result in the commencement of additional proceedings that could impose additional penalties.



Joseph A. Garcia
Special Deputy Director

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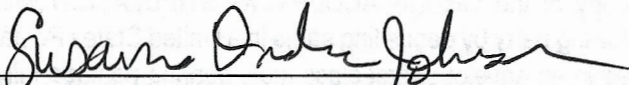
STIPULATION TO ENTRY OF ORDER

Petitioner, Department of Insurance and Financial Services (DIFS) and Susanne Drolema (Johnson) (Respondent) stipulate to the following:

1. Respondent is a licensed resident insurance producer with qualifications in Accident and Health and Life since October 14, 2022, and her license is currently active.
2. DIFS staff found that Respondent had produced an altered passing score report for the Michigan Property and Casualty Producer/Solicitor examination and sent it to DIFS to obtain her license.
3. On February 9, 2024, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) in this matter, alleging that Respondent violated the Michigan Insurance Code (Code), providing justification for sanctions pursuant to Sections 1239(1)(a), (1)(g), (2)(a), and 1244(1) of the Code, MCL 500.1239(1)(a), (1)(g), (2)(a), and MCL 500.1244(1).
4. Respondent has stipulated to an Order accepting entry of this Stipulation.
5. Respondent agrees that DIFS will revoke her resident insurance producer license immediately, upon execution of the Order Accepting Stipulation.
6. Respondent has reviewed and voluntarily consented to the entry of the Order Accepting Stipulation that will be entered in this enforcement case and understands and agrees that the findings contained in the Order may be taken as true in this or any other DIFS proceeding.
7. Respondent understands that this Stipulation to Entry of Order will be presented to the Special Deputy Director for approval and that the Special Deputy Director may or may not approve and adopt it.
8. Respondent further agrees that the Special Deputy Director has jurisdiction and authority to approve and adopt this Stipulation.
9. Respondent understands that, by agreeing to this Stipulation to Entry of Order, she is waiving the right, pursuant to the Code, the rules promulgated thereto, and the Michigan Administrative Procedures Act of 1969 (APA), to a hearing before an administrative law judge, at which DIFS would

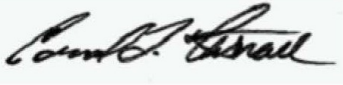
be required to prove the charges set forth by presentation of evidence and legal authority and at which Respondents would be entitled to appear, to cross-examine all witnesses presented by DIFS, and to present such testimony or other evidence or legal authority deemed appropriate as a defense to said charges.

10. Respondent waives any objection to the Director deciding this case following a Michigan Office of Administrative Hearings and Rules hearing in the event that the Stipulation to Entry of Order is not approved.
11. The parties agree that the Stipulation to Entry of Order represents the full and complete agreement of the parties in this matter and, in the event that the Order Accepting Stipulation is signed and entered by the Special Deputy Director, shall resolve the Enforcement Case captioned above in a manner consistent with the terms of the Order.


Susanne Drolema (Johnson), Respondent
System ID No. 1117618

12-2-24
Date

DIFS staff approve this Stipulation and recommend that the Special Deputy Director accept it and issue an Order Accepting Stipulation.


Conrad L. Tatnall (P69785)
DIFS Staff Attorney

12/4/2024
Date