

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

In the matter of

**Skylar Bailey**

Petitioner,

v

**Department of Insurance and Financial Services**

Respondent.

**Case No. 24-17743-L**  
**Docket No. 24-014234**

**ISSUED AND ENTERED**

on October 2, 2024

by Joseph A. Garcia

**Special Deputy Director and General Counsel**

**FINAL DECISION**

**I. INTRODUCTION**

This case concerns the denial of an insurance producer license to Skylar Bailey (Petitioner) by the Department of Insurance and Financial Services (DIFS). The Petitioner appealed the denial, and an administrative hearing was convened. The Petitioner was served notice of the hearing but did not appear at, or otherwise participate in, the hearing.

On July 29, 2024, Administrative Law Judge Stephen B. Goldstein issued a Proposal for Decision (PFD) recommending that the Director issue a final decision denying the Petitioner's license application. Neither party filed exceptions to the PFD. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. See *Attorney General v Pub Serv Comm*, 136 Mich App 52 (1984); see also MCL 24.281. The procedural history of this case is detailed in the PFD.

The PFD's Findings of Fact are in accordance with the preponderance of the evidence. The Conclusions of Law are supported by reasoned opinion and are consistent with all applicable provisions of the Michigan Insurance Code (the Code). The PFD is adopted in full and made part of this Final Decision.

**II. FINDINGS OF FACT**

The Findings of Fact are in accordance with the preponderance of the evidence, adopted in full, and made part of this Final Decision. The Findings of Fact are summarized as follows:

1. On January 8, 2024, the Petitioner applied to DIFS for a resident insurance producer license under Section 1205 of the Code, MCL 500.1205.

2. Petitioner disclosed on her application that she had been convicted of a felony in February 2016.
3. Respondent denied Petitioner's application on March 12, 2024.
4. Petitioner appealed the denial, arguing that she has successfully completed her probation, her offense was not of a financial nature, and she has made significant strides in rehabilitation since her conviction.

### III. CONCLUSIONS OF LAW

The Conclusions of Law set forth in the PFD are also adopted in full, made part of this Final Decision, and summarized as follows:

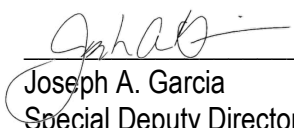
1. Section 1239(1)(d) of the Code, MCL 500.1239(1)(d), provides that the Director "shall not issue a license under section 1205 or 1206a, for any 1 or more of the following causes ... [h]aving been convicted of a felony within 10 years before the uniform application was filed."
2. Respondent denied Petitioner's application for licensure as a resident insurance producer because Respondent was convicted of a felony less than ten years before Petitioner submitted the application.
3. The license denial is consistent with the provisions of Section 1205(1)(b) and Section 1239(1)(d) of the Code, MCL 500.1205(1)(b) and 500.1239(1)(d).

### IV. ORDER

Therefore, it is **ORDERED** that:

1. The PFD is adopted in full and made part of this Final Decision.
2. Petitioner is ineligible for issuance of a resident insurance producer license under Sections 1205(1)(b) and 1239(1)(d) of the Code, MCL 500.1205(1)(b) and 500.1239(1)(d).
3. Respondent properly **DENIED** Petitioner's application for licensure as a resident insurance producer.
4. Petitioner's appeal of Respondent's denial of her resident insurance producer license is dismissed with prejudice.

Anita G. Fox, Director  
For the Director:

  
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Joseph A. Garcia  
Special Deputy Director and General Counsel