

1 **BEFORE THE INSURANCE COMMISSIONER**
2 **OF THE STATE OF CALIFORNIA**

3
4 In the Matter of the Licenses and Licensing
5 Rights of

6 MICHELLE LYNN NORMAN,

7 Respondent.

ORDER OF REVOCATION AND
ISSUANCE OF RESTRICTED LICENSE

OAH File No. 2010110351
Dept. File No. 100C.00875-AP

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9 In the Matter of the Licenses and Licensing
10 Rights of

11 QUEST FINANCIAL & INSURANCE
12 SERVICES, INC.

13 Respondent.

ORDER OF REVOCATION AND
ISSUANCE OF RESTRICTED LICENSE

OAH File No. 2010110353
File No. 100C.00248-AP

14 WHEREAS, the above named Respondents, MICHELLE LYNN NORMAN and
15 QUEST FINANCIAL & INSURANCE SERVICES, INC., have executed the Stipulation
16 and Waiver attached hereto, the provisions of which are hereby incorporated by
17 reference, wherein Respondents neither admit nor deny the allegations contained in the
18 Accusation, but acknowledge that the facts alleged in the Accusation, if true, would
19 constitute grounds for the Commissioner to suspend or revoke their licenses to act as Life
20 Only Agents and Accident and Health Agents; and

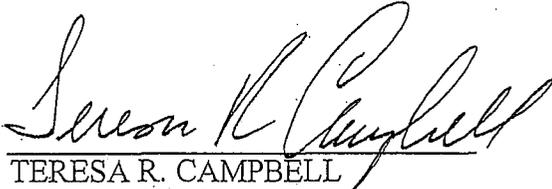
21 WHEREAS, Respondents have waived their right to a hearing and have stipulated
22 to the entry of this Order; and

23 WHEREAS, in said Stipulation and Waiver, Respondents further consent and
24 stipulate that the Insurance Commissioner, by his written order, may revoke
25 Respondents' aforesaid unrestricted licenses and licensing rights, and issue, in lieu
26 thereof, restricted licenses to act in the capacity of Life Only Agents and Accident and
27 Health Agents, pursuant to Insurance Code Section 1742, and subject to the terms and
28 conditions set forth in the Stipulation and Waiver;

1 WHEREFORE, IT IS ORDERED that Respondents' unrestricted licenses to act
2 as Life Only Agents and Accident and Health Agents be, and the same hereby are,
3 REVOKED, and that there be issued to Respondents restricted licenses to act in said
4 capacities for a period of four (4) years, pursuant to the provisions of California
5 Insurance Code §1742 and subject to the conditions and restrictions contained within said
6 Stipulation and Waiver.

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9 DATED: 7/21/2011

DAVE JONES
Insurance Commissioner

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13 By 
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TERESA R. CAMPBELL
Assistant Chief Counsel

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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA**

In the Matter of the Licenses and Licensing
Rights of

MICHELLE LYNN NORMAN,

Respondent.

STIPULATION AND WAIVER

OAH File No. 2010110351
Dept. File No. 10OC 00875-AP

In the Matter of the Licenses and Licensing
Rights of

QUEST FINANCIAL & INSURANCE
SERVICES, INC.

Respondent.

STIPULATION AND WAIVER

OAH File No. 2010110353
File No. 10OC 00248-AP

TO THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:
Respondents, MICHELLE LYNN NORMAN and QUEST FINANCIAL & INSURANCE
SERVICES, INC. do hereby enter into this Stipulation and Waiver in the above-entitled
matters and hereby stipulate as follows:

1. Respondents have received a copy of the Accusation, Statement to Respondent, and forms for Notice of Defense in the above-captioned matter; and
2. Respondents neither admit nor deny the allegations set forth in the Accusation. However, Respondents acknowledge that the allegations contained in the Accusation, if proven, constitute grounds for the Insurance Commissioner of the State of California to revoke Respondents' licenses and licensing rights to act as Life Only Agents and Accident and Health Agents, pursuant to the provisions of the Insurance Code of the State of California referred to in said Accusation;
3. Respondents hereby waive Notice of Hearing and hearing, and all other rights which may be accorded pursuant to Chapter 5, Part 1, Division 3, Title 2 (Sections 11500-11528, inclusive) of the Government Code of the State of California, and by the California Insurance Code;
4. Respondents hereby agree that the Insurance Commissioner may, by his written

1 order to be made and filed herein, without further notice to Respondents, revoke
2 Respondents' licenses and licensing rights to act as Life Only Agents and Accident
3 and Health Agents, and in lieu thereof, Respondents shall be issued restricted
4 licenses to act in said capacities pursuant to the provisions of Insurance Code
5 section 1742;

6 5. Respondents agree that said restricted licenses shall be subject to the following
7 terms and conditions:

8 (a) Jeffrey Lewis Norman shall not participate in any manner in the insurance
9 business of MICHELLE LYNN NORMAN, the business of QUEST
10 FINANCIAL & INSURANCE SERVICES, INC., or any insurance related
11 business for which MICHELLE LYNN NORMAN is an officer, director or
12 a ten percent (10%) or more shareholder, or for which QUEST
13 FINANCIAL & INSURANCE SERVICES, INC. is a ten percent (10%) or
14 more shareholder, or for which MICHELLE LYNN NORMAN or QUEST
15 FINANCIAL & INSURANCE SERVICES, INC. possess, directly or
16 indirectly, the power to direct or cause the direction of the management and
17 policies of the organization, whether through the ownership of voting
18 securities, by contract, or otherwise, including but not limited to the power
19 that is the result of an official position with or corporate office held in the
20 organization, without the written prior consent of the Insurance
21 Commissioner;

22 (b) Jeffrey Lewis Norman shall not be permitted by Respondents direct access
23 to the funds and accounts of QUEST FINANCIAL & INSURANCE
24 SERVICES, INC., or any insurance related business for which
25 MICHELLE LYNN NORMAN is an officer, director or a ten percent
26 (10%) or more shareholder, or QUEST FINANCIAL & INSURANCE
27 SERVICES, INC. is a ten percent (10%) or more shareholder, or for which
28 MICHELLE LYNN NORMAN or QUEST FINANCIAL & INSURANCE

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SERVICES, INC. possess, directly or indirectly, the power to direct or cause the direction of the management and policies of the organization, whether through the ownership of voting securities, by contract, or otherwise, including but not limited to the power that is the result of an official position with or corporate office held in the organization.

(c) Respondents shall obey all laws and regulations of the State of California, the United States of America and every state and foreign government (and political subdivision thereof) having jurisdiction over them;

(d) Subject to the provisions of paragraph 7, below, said restrictions shall be effective for four (4) years from the date of issuance of the Restricted Life Only Agent and Accident and Health Agent Licenses and the restrictions shall apply to any licenses issued to Respondents, including renewals of the Life Only Agent and Accident and Health Agent Licenses, whether or not the restrictions are endorsed on thereon.

6. Compliance with the provisions set forth in paragraphs 5. (a) and (b) above shall not be required of Respondents during any time period in which Jeffrey Lewis Norman maintains in good standing, a license to sell insurance issued by the Commissioner. However, should the Commissioner order that Jeffrey Lewis Norman's licenses be revoked; revoked and in lieu thereof, restricted; or suspended, compliance with paragraphs 5.(a) and (b) above shall be required as of the date the Commissioner's order issues. If the Commissioner issues an order revoking; revoking and in lieu thereof, restricting; or suspending the licenses of Jeffrey Lewis Norman, and Jeffrey Lewis Norman seeks a writ of mandamus, a writ of prohibition, or in any other manner seeks to appeal the Commissioner's order, Respondents must continue to comply with the conditions and restrictions set forth in paragraphs 5.(a) and (b) during the pendency of Jeffrey Lewis Norman's writ of mandamus, writ of prohibition, or any other appeal.

7. The fact that MICHELLE LYNN NORMAN and Jeffrey Lewis Norman are

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married shall not, in and of itself, be sufficient to show a violation of Paragraph 5 (a) through (c).

8. Notwithstanding the provisions of Insurance Code section 1669, four (4) years after the date of issuance of the Life Only Agent and Accident and Health Agent Licenses, Respondents may make a written request to the Commissioner for removal of the restrictions. If at all times Respondents have: (a) complied with the terms of this Stipulation and Waiver, (b) complied with the terms and conditions of the Life Only Agent and Accident and Health Agent Licenses, and (c) if the Commissioner does not have an open investigation or pending disciplinary matter pertaining to Respondents, then within 90 days of receipt of the written request, the restrictions shall be removed.

9. Respondents hereby consent that insofar as the future application of subdivision (d) of Section 1669 of the California Insurance Code is concerned, the license revocations herein provided for shall be considered as revocations for cause;

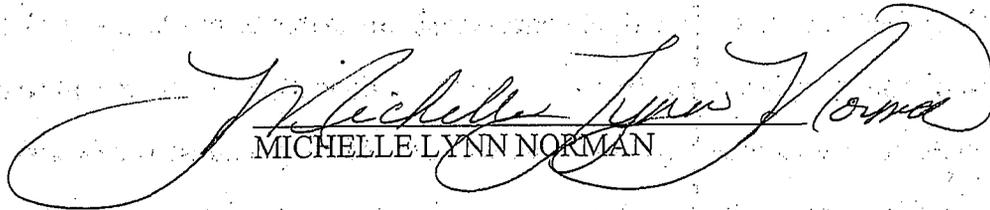
10. Respondents acknowledge that, upon careful consideration and with the advice of counsel, Respondents freely and voluntarily execute this Stipulation and Waiver, with a full realization of the legal rights set forth in the Statement to Respondent; and

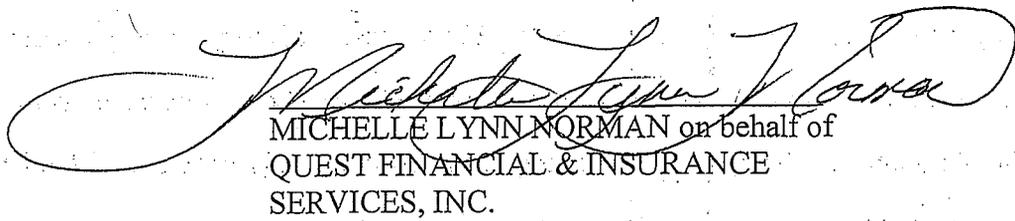
11. Respondents acknowledge that California Insurance Code section 12921 requires the Insurance Commissioner to approve the final settlement of this matter. Both the settlement terms and conditions contained herein and the acceptance of those terms and conditions are contingent upon the Commissioner's approval.

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Respondents declare the above to be true under penalty of perjury under the laws of the State of California, and execute this document at Ladera Ranch California, on the 2th day of June, 2011.


MICHELLE LYNN NORMAN


MICHELLE LYNN NORMAN on behalf of
QUEST FINANCIAL & INSURANCE
SERVICES, INC.