STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	**COMMISSIONER OF INSURANCE**
COUNTY OF MARION	)	
		CAUSE NO.: 13556-AG15-0630-188
IN THE MATTER OF:	)	
	)	
Norman Michaels	)	**FILED**
Respondent	)	
	)	JUL 02 2015
399 Knollwood Rd, Ste 301A	)	
White Plains, NY 10603	)	STATE OF INDIANA
	)	DEPT. OF INSURANCE
License Number: 725096	)	
	)	
Type of Action: Enforcement	)	

ADMINISTRATIVE ORDER
NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance, pursuant to, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-15.6-12, hereby gives notice to Norman Michaels, ("Respondent") of the following Administrative Order:

1. Respondent, a resident of New York, is a licensed non-resident insurance producer under license number 725096.

2. Respondent has been licensed in the state of Indiana since October of 2010.

3. Respondent's non-resident producer's license expired on June 30, 2015.

4. On or about April 16, 2015 the Enforcement Division was notified that Respondent's resident license was revoked by the New York Insurance Department on March 19, 2015 for criminal history record and criminal proceedings.

5. Additionally, the Department has learned that Respondent's non-resident license has been revoked in Missouri on December 10, 2014 for failure to report other state actions, demonstrated lack of fitness or trustworthiness, criminal history record, and other state actions.

6. Also, the Department has learned that the Respondent's non-resident license has been revoked in Florida on October 8, 2014 for criminal proceedings and complaint investigation.

7. The Department has learned that the Respondent's non-resident license has been surrendered in Ohio on June 24, 2014 for complaint investigation and criminal history record.

8. The Department has learned that the Respondent's non-resident license received an administrative action which was fined a monetary penalty in Colorado on February 17, 2015 for routine department actions and failure to respond.

9. Indiana Code 27-1-15.6-12(b)(9) states, in part, that the Commissioner may refuse to renew an insurance producer's license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

10. Furthermore, Indiana Code 27-1-15.6-17(a) requires that a producer report to the commissioner any administrative action taken against the producer in another jurisdiction not more than thirty (30) days after the final disposition of the matter.

11. Respondent did not disclose any of the administrative actions to the Department.

12. Indiana Code § 27-1-15.6-12(d) requires the Commissioner to notify a licensee of the reason for the nonrenewal of his license. This Order serves as that notice.

13. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty thee (63) days of receiving this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this

action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **his license shall not be renewed.**

7-2-15
Date Signed

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Certified Mail Receipt Number: 91 7190 0005 2720 0046 1558

Copies to:
Norman Michaels
399 Knollwood Rd, Ste 301 A
White Plains, NY 10603

Melissa Higgins, Investigator
Indiana Department of Insurance
311 West Washington St. #103
Indianapolis, IN 46204-2787