

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 12992-PA14-0421-001

IN THE MATTER OF:)

Michael P. Michio)
4651 Roswell Road, NE)
Ste G.)
Atlanta, GA 30342)

Respondent,)

Type of Agency Action: Enforcement)

FILED

MAY 16 2014

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department") and Michael P. Michio ("Michio"), a non-resident public adjuster, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Michio's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

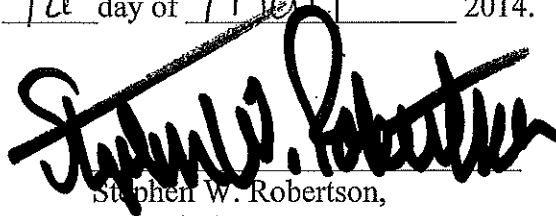
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, attached as Exhibit A, as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner as follows:

1. Respondent shall pay an administrative fine in the amount of One Thousand Dollars and No/100 (\$1,000.00) within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.

2. Upon payment of the administrative fine, and receipt of his license application, Respondent will be granted a Public Adjuster Certificate of Authority on a probationary basis. Respondent's probationary period will last one (1) year from the date the Public Adjuster license is issued and requires that Respondent does not violate any Indiana insurance law.
3. Michio shall ensure that any employee of his firm acting as a Public Adjuster within Indiana has obtained a Certificate of Authority to act as a Public Adjuster as required per Ind. Code § 27-1-27-3(a).
4. The Department agrees to accept Michio's compliance with the terms of this agreement as full resolution of the issues regarding Long's public adjuster license application.

ALL OF WHICH IS ORDERED this 16th day of May 2014.



Stephen W. Robertson,
Commissioner
Indiana Department of Insurance

Distribution:

Michael F. Mullen
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

Michael P. Michio
4651 Roswell Road, NE
Ste G.
Atlanta, GA 30342

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Michael F. Mullen, and Michael P. Michio ("Respondent"), to resolve all issues in the above cause number. This Agreed Entry is subject to the review and approval of the Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a Texas resident; and

WHEREAS, Respondent was licensed in Indiana as a Public Adjuster from May 11, 2012 until December 31, 2012; and

WHEREAS, Respondent failed to renew his license; and

WHEREAS, Respondent does not hold a Certificate of Authority to act as a Public Adjuster within the State of Indiana; and

WHEREAS, On December 17, 2013, Respondent contracted for compensation with an Indiana resident, within Indiana, to perform the actions of a public adjuster; and

WHEREAS, the Department asserts Respondent's conduct is in violation of IC § 27-1-27-2(a); and

WHEREAS, Respondent shall submit an application for licensure to receive a Certificate of Authority to act as a Public Adjuster in Indiana; and

WHEREAS, the Department and Respondent (collectively the "Parties") desire to resolve their differences and settle the issues without the necessity of a hearing.

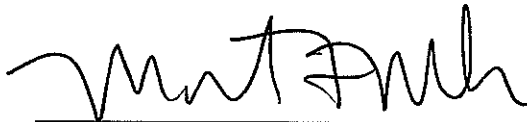
IT IS, THEREFORE, NOW AGREED by and between the Parties as follows:

1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall pay an administrative fine in the amount of One Thousand Dollars and No/100 (\$1,000.00) within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
6. Upon payment of the administrative fine, and receipt of his license application, Respondent will be granted a Public Adjuster Certificate of Authority on a probationary basis. Respondent's probationary period will last one (1) year from the date the Public Adjuster license is issued and requires that Respondent does not violate any Indiana insurance law.


7. Respondent shall ensure that any employee of his firm acting as a Public Adjuster within Indiana obtains a Certificate of Authority to act as a Public Adjuster as required per Ind. Code § 27-1-27-3(a).
8. Should this Agreed Entry not be approved by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
9. Respondent has carefully read this agreement and fully understands and accepts its terms.
10. The Department shall consider Respondent's compliance with the terms of this agreement as satisfactory to resolve all issues.

5/12/2014
Date Signed

5-1-14
Date Signed



Michael F. Mullen, Attorney, Enforcement Division
Indiana Department of Insurance

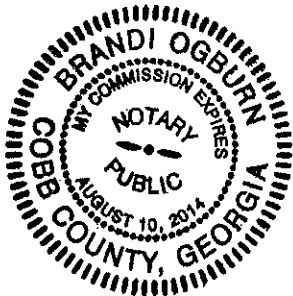


Michael P. Michio

STATE OF GEORGIA)
) SS:
COUNTY OF Cobb)

Before me a Notary Public for Cobb County, State of Georgia,
personally appeared Michael P. Michio, and being first duly sworn by me upon his oath, says
that the facts alleged in the foregoing instrument are true.

Signed and sealed this 1st day of May, 2014.



Brandi Ogburn
Signature

Brandi Ogburn
Printed

My Commission expires: 8/10/2014

County of Residence: Cobb