

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 19652-AD20-0901-119

IN THE MATTER OF:                     )

Michelle Schuline Paul                )  
3850 Boney Bridge Road                )  
Graceville, FL 32440                  )

Applicant.                                )

Type of Agency Action: Enforcement    )

License Application #: 794460            )

**FILED**

NOV 19 2020

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-28-18, hereby gives notice to Michelle Schulin Paul (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for nonresident independent adjuster’s licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on July 28, 2020.
2. Before approving an application, the Commissioner must find that the Applicant has met specific requirements under Indiana Code § 27-1-28-17 and Indiana Code § 27-1-28-18.
3. Indiana Code § 27-1-28-18(b)(1) provides that the Commissioner may refuse to issue or renew an independent adjuster license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
4. Indiana Code § 27-1-28-18(b)(7) provides that the Commissioner may refuse to issue or renew an independent adjuster license for having admitted or been found to have committed any unfair trade practice or fraud in the business of insurance.

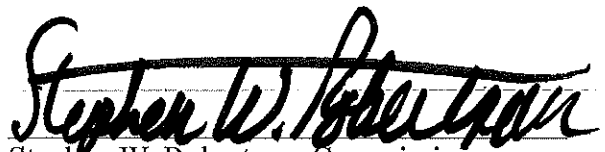
5. Indiana Code § 27-1-28-18(b)(8) provides that the Commissioner may refuse to issue or renew an independent adjuster license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business.
6. Indiana Code § 27-1-28-18(b)(9) provides that the Commissioner may refuse to issue or renew an independent adjuster license for having an insurance license, or its equivalent, probated, suspended, revoked, or refused in another state, province, district, or territory.
7. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-28-18(b)(1) and 27-1-28-18(b)(9) for failing to disclose on her application for licensure her April 25, 2018, administrative action from Alabama, which involved a §1033 waiver request denial.
8. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-28-18(b)(1) and 27-1-28-18(b)(8) for failing to disclose ten (10) misdemeanor Theft by Fraud convictions from October 21, 2010.
9. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Codes §§ 27-1-28-18(b)(7) and 27-1-28-18(b)(8) for being convicted of ten (10) misdemeanor Theft by Fraud convictions that involved Applicant being an accessory to an effort to defraud Assurance, LLC through a scheme involving the financing of insurance premiums.

10. Indiana Code § 27-1-28-18(c) provides that the applicant may, not more than thirty (30) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
11. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

**IT IS THEREFORE ORDERED** that Applicant's request for licensure is hereby DENIED pursuant to Indiana Codes §§ 27-1-28-18(b)(1), 27-1-28-18(b)(7), 27-1-28-18(b)(8), and 27-1-28-18(b)(9), due to the nature of Applicant's criminal history, and failing to disclose her criminal convictions relating to insurance fraud and her administrative action involving a license denial. Applicant may reapply for licensure not less than one (1) year from the date of this order.

11-18-2020

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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