

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24780-PA26-0219-002

IN THE MATTER OF:)
)
Michaelson and Messinger)
Insurance Specialists, LLC)
15 Spinning Wheel Rd., Suite 202)
Hinsdale, IL 60521)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
Certificate Number: 3649190)

FILED

MAR 17 2026

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Joseph Bossinger, and Michaelson and Messinger Insurance Specialists, LLC (“Respondent”), a nonresident Certified Public Adjuster, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

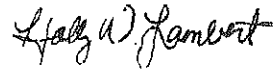
The Commissioner, after reviewing the Agreed Entry, which levies a five hundred dollar (\$500) civil penalty, prohibits Respondent’s further use of unapproved public adjuster contracts, and requires Respondent to file all public adjuster contracts for approval, due to Respondent’s failure to comply with contract filing requirements under Indiana Code § 27-1-27-13(b)(2), 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 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 cease from using unapproved public adjuster contracts.
2. Respondent shall pay a civil penalty in the amount of five hundred dollars (\$500) within ten (10) days from the date of this Final Order. Failure to timely pay the civil penalty may result in the Department taking other administrative action against Respondent.
3. Respondent shall file all public adjuster contract forms and associated public adjuster contract checklists within ten (10) days from the date of this Final Order. Failure to timely file the public adjuster contract forms and associated checklists may result in the Department taking other administrative action against Respondent.

3/17/2026

Date Signed



Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution:

Michaelson and Messinger
Insurance Specialists, LLC
15 Spinning Wheel Rd., Suite 202
Hinsdale, IL 60521
NPN: 9322319

Joseph Bossinger, Attorney
ATTN: Jessica Feiock, Investigator
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, IN 46204-2787

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BEFORE THE INDIANA
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CAUSE NO.: 24780-PA26-0219-002

IN THE MATTER OF:)

Michaelson and Messinger)
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Type of Agency Action: Enforcement)

Certificate Number: 3649190)

FILED

MAR 17 2026

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, Joseph Bossinger, and Michaelson and Messinger Insurance Specialists, LLC (“Respondent”), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Holly W. Lambert, Commissioner of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a nonresident Certified Public Adjuster, holding certificate of authority number 3649190 since March 29, 2021;

WHEREAS, on January 3, 2025, Respondent made use of a public adjuster contract that was not first submitted to the Commissioner for approval prior to use;

WHEREAS, Indiana Code § 27-1-27-13(b)(2) is an insurance law that states, in part, a contract between a public adjuster and an insured must be prepared on a form filed with and approved by the Commissioner;

WHEREAS, Jeffrey Kaess, Senior Public Adjuster of Michaelson And Messinger Insurance Specialists, LLC, is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; and

WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve this matter 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 the Parties to this Agreed Entry.
2. In order to avoid formal litigation in this matter, Respondent has determined that it is in Respondent's best interests to enter into this Agreed Entry. As such, Respondent acknowledges that Respondent executes this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily, and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.
5. Respondent knowingly, voluntarily, and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that

arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.

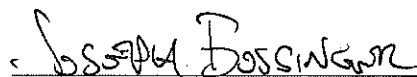
7. Respondent shall cease from using public adjuster contracts that have not been approved by the Commissioner.
8. Respondent shall pay a civil penalty in the amount of five hundred dollars (\$500) within ten (10) days from the date of the Final Order adopting this Agreed Entry. Failure to timely pay the civil penalty may result in the Department taking other administrative action against Respondent.
9. Respondent shall file all public adjuster contract forms and associated public adjuster contract checklists within ten (10) days from the date of the Final Order adopting this Agreed Entry. Failure to timely file the public adjuster contract forms and checklists may result in the Department taking other administrative action against Respondent.
10. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
11. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of Respondent's choosing, at Respondent's own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give Respondent legal advice.
12. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
13. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by

any employee, director, agent or other representative thereof to induce Respondent to enter this Agreed Entry.

14. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
15. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-27-7.1.
16. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
17. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
18. Respondent understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Respondent.
19. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
20. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.

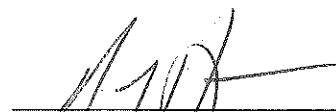
21. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to, and consideration of this Agreed Entry by the Commissioner, shall not unfairly or illegally prejudice the Commissioner or Respondent from further participation in or resolution of these proceedings.
22. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.
23. Respondent acknowledges that this is an administrative action which Respondent may be required to report to other jurisdictions in which Respondent is licensed and on future licensing applications.

03/13/2026
Date Signed



Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance

3/5/2026
Date Signed




Jeffrey Kaess, Senior Public Adjuster
Michaelson and Messinger Insurance
Specialists Llc, Respondent

STATE OF Illinois)
) SS:
COUNTY OF DuPage)

Before me, a Notary Public for DuPage County, state of Illinois, personally appeared Jeffrey Kaess, on behalf of Michaelson And Messinger Insurance Specialists, LLC, and being first duly sworn by me upon Jeffrey Kaess's oath, says that the facts alleged in the foregoing instrument are true.

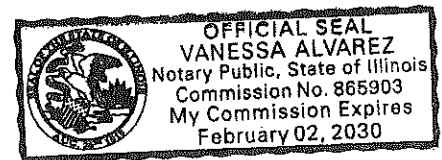
Signed and sealed this 5th day of March, 2026.


Signature

Vanessa Alvarez
Printed

My Commission expires: February 02, 2030

County of Residence: Cook



Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-2385

Indiana Department of Insurance – CONFIDENTIAL AND PRIVILEGED
Enforcement Division

To: Ronda Ankney, Chief Deputy Commissioner
Cc: Joe Bossinger, Attorney
From: Jessica Feiock, Investigator, Enforcement Division
Date: March 17, 2026

Re: Michaelson and Messinger Insurance Specialists, LLC (“Respondent”)
Cause No.: 24780-PA26-0219-002

Purpose:

The Enforcement Division requests the Commissioner approve the attached Agreed Entry and Final Order, which levies a \$500 civil penalty within ten (10) days and requires submission of a public adjuster contract for approval due to Respondent’s failure to submit such contracts prior to use. The Respondent will cease from using any public adjuster contracts that have not been approved.

Facts:

On December 11, 2025, the Department sent Respondent a request for information regarding a complaint investigation which included a request for a copy of the contract signed by the consumer.

On January 8, 2026, Respondent submitted the requested consumer-signed contract on a contract form which had not been approved by the Commissioner.

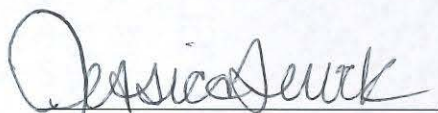
Analysis:

Indiana Code §§ 27-1-27-7.1(a)(1)(B) and 27-1-27-7.1(b)(2) provide that the Commissioner may suspend, revoke, or refuse to issue or renew a public adjuster’s certificate of authority for violating an insurance law, a subpoena, or an order of the Commissioner or another state’s insurance commissioner.

Indiana Code § 27-1-27-13(b)(2) is an insurance law that states, in part, a contract between a public adjuster and an insured must be prepared on a form filed with and approved by the Commissioner.

Mitigating/Aggravating:

The Respondent has been cooperative with the Department’s investigation. There are no additional administrative actions in the Respondent’s history.


Jessica Feiock, Investigator