

STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of Financial and Insurance Services

In the matter of:

Paul N. Tatro
License No.

Enforcement Case No. 04-2927

Respondent
_____ /

*Issued and entered
on October 11, 2004
by Linda A. Watters
Commissioner*

CONSENT ORDER AND STIPULATION

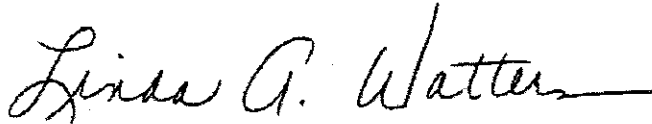
A. Findings of fact and conclusions of law

1. At all pertinent times, Paul N. Tatro (Respondent) was a licensed resident insurance producer, transacting business in the State of Michigan.
2. As a licensed resident producer, Respondent knew or had reason to know that Section 1208a(1) of the Michigan Insurance Code (Code) provides that an insurance producer shall not act as an agent of an insurer unless the insurance producer becomes an appointed agent of that insurer.
3. On September 15, 2003, Respondent signed an ACORD Certificate of Liability Insurance issued to XXX. The certificate identified XXX as the underwriter of the insurance. Respondent was not an appointed agent of XXX.
4. By the conduct set forth above, Respondent violated Section 1208a(1) of the Code.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 1208a(1) the Code.
2. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a civil fine in the amount of two hundred dollars (\$200.00). This fine shall be paid within thirty (30) days of the date of entry of this order. Failure to pay this fine will result in automatic revocation of Respondent's license and authority.

A handwritten signature in cursive script that reads "Linda A. Watters" followed by a horizontal line.

Linda A. Watters
Commissioner