

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

**Before the Commissioner of Financial and Insurance Services**

**Lorna Simonson,**

**Petitioner,**

**Case No. 05-467-L**

**Docket No. 2005-338**

**v**

**Office of Financial and Insurance  
Services,**

**Respondent.**

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**For the Petitioner:**

**For the Respondent:**

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**Issued and entered  
this 16th day of November 2005  
by John R. Schoonmaker  
Special Deputy Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated October 6, 2005. She recommended that the Commissioner reverse the decision to deny Petitioner a license to transact insurance business in Michigan.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Com'n*, 136 Mich.App. 52 (1984).

## **II ORDER**

Therefore, it is ORDERED that the agency staff issue an insurance producer license to the Petitioner.