

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

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

**Office of Financial and Insurance  
Services,**

**Petitioner,**

v

**Case No. 05-480-L  
Docket No. 2005-551**

**Willie Askew,**

**Respondent.**

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**For the Petitioner:**

**Laurence S. Wood (P34745)  
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**For the Respondent:**

**Willie Askew  
934 E. Main Street  
Benton Harbor, MI 49022**

**Issued and entered  
this 11<sup>th</sup> day of October 2005  
by John R. Schoonmaker  
Special Deputy**

**FINAL DECISION**

The Administrative Law Judge, C. David Jones, issued a Proposal for Decision dated September 14, 2005. He recommended that the Commissioner revoke Respondent's license to transact insurance business in Michigan, a civil fine of \$600, and restitution to XXXXXX XXXX in the amount of \$5,509.59. 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:

1. Respondent's license to transact insurance business in Michigan is revoked;
2. Respondent shall pay a civil fine in the amount of \$600.00; and
3. Respondent shall make restitution to XXXXXX XXXX in the amount of \$5,509.59.