

**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. 06-579-L**  
**Docket No. 2006-771**

**Kenneth Wojciechowski and  
Professional Surety Services, LLC**  
Respondents

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**For the Petitioner:**

**William R. Peattie (P48004)**  
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**For the Respondents:**

**Kenneth J. Wojciechowski**  
**35781 Cranbrook Court**  
**New Baltimore, MI 48047**

**Issued and entered  
this 30th day of October 2006  
by Linda A. Watters  
Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated October 5, 2006. She recommended that the Commissioner revoke the Respondent's insurance licenses and to pay restitution. 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 Comm* 136 Mich App 52 (1984).

### **ORDER**

Therefore, it is ordered that the Respondents' insurance licenses are revoked and Respondents are ordered to pay restitution to the following:

1. Old Republic Surety Company -- \$44,088.75
2. Capital Indemnity Corporation -- \$25,107.35
3. Lincoln General Insurance Company -- \$50,587.00
4. CNA Surety -- \$55,915.00
5. Summit Global Partners, Inc. -- \$2,695.00
6. Isabelle Electric Company -- \$804.00