

31072

STATE OF OHIO  
DEPARTMENT OF INSURANCE  
50 WEST TOWN STREET  
3<sup>RD</sup> FLOOR, SUITE 300  
COLUMBUS, OHIO 43215

IN RE: :  
SUITABILITY OF BLACK INK INSURANCE :  
SERVICES, INC. :  
NPN: 3343769 : CONSENT ORDER  
TO BE LICENSED AS AN INSURANCE : SURRENDER FOR CAUSE  
AGENT IN THE STATE OF OHIO :

Black Ink Insurance Services, Inc. ("Black Ink") currently holds a resident business entity insurance agent license in the State of Ohio. Pursuant to Title 39 of the Revised Code and the rules and regulations adopted thereunder, the Superintendent of Insurance ("Superintendent") is authorized to determine the suitability of Black Ink Insurance to be licensed as an insurance agent in the State of Ohio.

It is alleged that on or about August 6, 2011, and each year after, through August 6, 2015, Black Ink charged a fee to a consumer in issuing an insurance policy without disclosing said fee in a manner in which the fee and the premium were separately identified. Now, in lieu of further administrative proceedings and to resolve this matter, the Superintendent and Black Ink hereby agree to the following:


1. Black Ink admits that the above allegations are true and accurate and that Black Ink violated sections 3905.55 and 3905.14(B)(9) of the Ohio Revised Code.
2. Black Ink has been advised that, under Chapter 119 of the Revised Code, it has a right to a hearing before the Superintendent may impose any sanctions or penalties. Black Ink has further been advised that, at a hearing, it would be entitled to appear in person; to be represented by an attorney or other representative who is permitted to practice before the agency; to present its position, arguments or contentions in writing, and to present evidence and examine witnesses appearing for and against it. Black Ink hereby waives all such rights.
3. Black Ink consents to the jurisdiction of the Superintendent and the Department to enter into this Consent Order. Black Ink expressly waives any prerequisites to jurisdiction that may exist.
4. Black Ink hereby agrees to the permanent surrender for cause of its Ohio insurance licenses, said surrender to be effective on the date this Consent Order is fully executed.
5. Black Ink waives any and all causes of action, claims or rights, known and unknown, which it may have against the Department, and any employees, agents, consultants, contractors or officials of the Department, in their individual and official capacities, as a result of any acts or omissions on the part of such persons or firms.

6. Black Ink has read and understands this Consent Order. Black Ink is represented by counsel and counsel has reviewed this Order.
7. Black Ink agrees to pay all costs associated with the administrative prosecution of any violation regarding this Consent Order.
8. Black Ink hereby waives any appeal rights it may have pursuant to section 119.12 of the Revised Code.
9. Black Ink hereby waives receiving the fully executed Consent Order by certified. Black Ink Insurance agrees to be served a copy of this fully executed Consent Order electronically to mikael@blackink.cc or by regular U.S. mail.
10. The Notice of Opportunity for Hearing issued on January 29, 2021 is dismissed.
11. This Consent Order shall be entered in the Journal of the Ohio Department of Insurance. All parties understand and acknowledge that this Consent Order is a public document pursuant to section 149.43 of the Revised Code.

DATED: \_\_\_\_\_


2/17/2021

BY: \_\_\_\_\_

  
MICHAEL MITCHEOM  
Owner

DATED: \_\_\_\_\_

April 8, 2021

  
JUDITH L. FRENCH  
Director