

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 11818-AG13-0318-016

IN THE MATTER OF: )  
 )  
Michal L. Bevers )  
218 West Second Street )  
Seymour, Indiana 47274 )  
 )  
Respondent )  
 )  
Type of Agency Action: Enforcement )

**FILED**

APR 18 2013

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”) and Michal L. Bevers (“Respondent”), an unlicensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay a civil penalty of \$500.00 within thirty (30) days of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.
2. Respondent agrees not to sell, solicit, or negotiate title insurance without being licensed in the State of Indiana

ALL OF WHICH IS ORDERED this

18<sup>th</sup> day of April, 2013



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Michal L. Bevers  
218 West Second Street  
Seymour, Indiana 47274

Dan L. Oliver, Esq.  
Indiana Department of Insurance  
311 West Washington St. Suite 103  
Indianapolis, Indiana 46204

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**AGREED ENTRY**

This Agreed Entry is entered into by Dan L. Oliver, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Michal L. Bevers ("Respondent"), an unlicensed resident insurance producer, to resolve all matters under Cause Number 11818-AG13-0318-016. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is currently an unlicensed insurance producer in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent's employer Universal Abstract & Title Company LLC., senior examiner Fred Medley discovered the Respondent was selling, soliciting and negotiating title insurance while employed as a closing agent by the agency without a valid license.; and

WHEREAS, Respondent participated during employment with the agency in transactions involving title insurance and acted as a closing agent during the time the without a license.; and

WHEREAS, Respondent is in the process of obtaining her title producer license and is currently not practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing on the issues in this action.
4. Respondent waives her right for a judicial review of this matter.
5. Respondent agrees not to conduct the business of selling, soliciting or negotiating title insurance in Indiana without first obtaining the proper license.
6. Respondent agrees to pay a civil penalty of **\$500.00** within thirty days (30) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
7. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

