

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 17010-AG18-0403-052

IN THE MATTER OF: )  
 )  
Michael Craver )  
10715 East 150 South )  
Culver, IN 46511 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Number: 3141797 )

**FILED**

MAY 18 2018

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by counsel, Erica J. Dobbs, and Michael Craver (“Respondent”), signed an Agreed Entry which purports to resolve all issues involved in the above-captioned matter, and which has been submitted to the Commissioner of Insurance (the “Commissioner”) for approval.

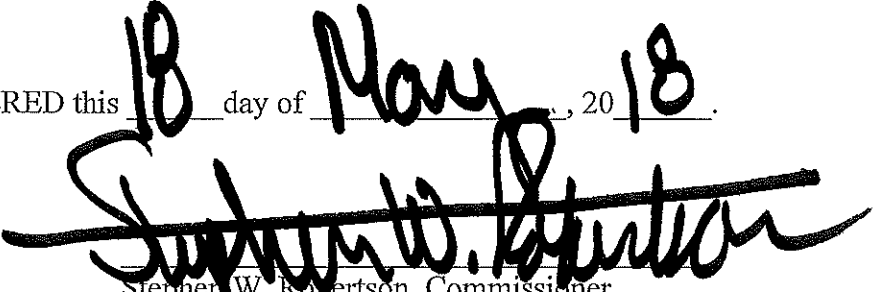
The Commissioner, after reviewing the Agreed Entry, which revokes Respondent’s license, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, as if fully set forth herein, 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’s license shall be immediately revoked upon entry of this Final Order.

2. Respondent may reapply for licensure no sooner than twelve (12) months from the date of this Final Order.

ALL OF WHICH IS ORDERED this 18 day of May, 2018.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Erica Dobbs, Attorney  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Michael Craver  
10715 East 150 South  
Culver, IN 46511

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**AGREED ENTRY**

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Erica J. Dobbs, and Michael Craver (“Respondent”), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, on January 26, 2018, Respondent was terminated for cause from Thrivent Financial due to violating agency practices;

WHEREAS, on or about January 17, 2018, Respondent contacted a client via text message, attempting to pressure her into providing him a personal loan in the amount of four thousand six hundred dollars (\$4600);

WHEREAS, Ind. Code § 27-1-15.6-12(8) provides, in part, that the Commissioner may revoke an insurance producer license for a period of years or permanently revoke an insurance producers license for using fraudulent, coercive, or dishonest practices, or demonstrating

incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere; and


WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve this matter without the necessity of 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 Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Respondent voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees that his license shall be revoked immediately upon the Commissioner entering the Final Order adopting this Agreed Entry.
6. Respondent shall not reapply for licensure for twelve (12) months commencing the date the Commissioner enters the Final Order adopting this Agreed Entry.
7. The Department agrees to accept Respondent's compliance with this agreement as full satisfaction of this matter.
8. Respondent has carefully read and examined this agreement and fully understands its terms.
9. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.

10. 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.
11. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing.

5/7/18  
Date Signed

  
Erica Dobbs, Attorney #30588-49  
Indiana Department of Insurance

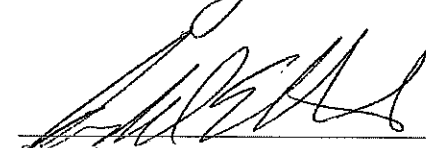
5-3-18  
Date Signed

  
Michael Craver, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Starke )

Before me a Notary Public for Starke County, State of Indiana,  
personally appeared Michael Craver, and being first duly sworn by me upon his oath, says that the  
facts alleged in the foregoing instrument are true.

Signed and sealed this 3<sup>rd</sup> day of May, 2018.

  
\_\_\_\_\_  
Signature

Todd E. Walls  
\_\_\_\_\_  
Printed

My Commission expires: 6/13/24

County of Residence: Starke