

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24743-AG26-0102-001

IN THE MATTER OF:)

Michael Lee Locke, Jr.)
20240 Hague Rd.)
Noblesville, IN 46062)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 3910145)

FILED

APR 02 2026

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Joseph Bossinger, and Michael Lee Locke, Jr. ("Respondent"), a resident producer, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, which renews Respondent's license and levies a one thousand dollar (\$1,000) civil penalty due to Respondent failing to timely report three (3) administrative actions, to include license denials, 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 as follows:

1. Respondent shall pay a civil penalty in the amount of one thousand dollars (\$1,000) within thirty (30) days from the date of this Final Order.
2. Respondent's license number 3910145 shall be renewed contingent upon Respondent timely paying the civil penalty.

04-02-2026

Date Signed

Holly W. Lambert

Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution:

Michael Lee Locke, Jr.
20240 Hague Rd.
Noblesville, IN 46062
NPN: 19714327

Joseph Bossinger, Attorney
ATTN: Britney Tate, Investigator
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, IN 46204-2787

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Joseph Bossinger, and Michael Lee Locke, Jr. ("Respondent"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Holly W. Lambert, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a licensed resident producer, holding license number 3910145 since June 20, 2023;

WHEREAS, Respondent submitted a renewal application on August 5, 2025;

WHEREAS, during the renewal process, the Department learned that Respondent failed to timely report an August 23, 2023, denial by the Wisconsin Office of the Commissioner of Insurance; a November 29, 2023, denial by the Kansas Insurance Department; and a January 26, 2024, issuance of a probationary license by the California Department of Insurance;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may levy a civil penalty for violating an insurance law;

WHEREAS, Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may levy a civil penalty for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; 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. In order to avoid formal litigation in this matter, Respondent has determined that it is in Respondent's best interests to enter into this Agreed Entry. As such, Respondent acknowledges that Respondent executes this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily, and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.

5. Respondent knowingly, voluntarily, and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.
7. Respondent shall pay a civil penalty in the amount of one thousand dollars (\$1,000) to the Department within thirty (30) days from the date the Commissioner signs the Final Order approving this Agreed Entry. Failure to timely pay the civil penalty may result in the Department taking other administrative action against Respondent.
8. Respondent's license shall be renewed contingent upon Respondent timely paying the civil penalty.
9. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
10. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of Respondent's choosing, at Respondent's own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give Respondent legal advice.
11. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.

12. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any employee, director, agent or other representative thereof to induce Respondent to enter this Agreed Entry.
13. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
14. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-15.6-12.
15. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
16. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
17. Respondent understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Respondent.
18. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.

19. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.
20. 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 or Respondent from further participation in or resolution of these proceedings.
21. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.
22. Respondent acknowledges that this is an Administrative Action which Respondent may be required to report to other jurisdictions in which Respondent is licensed and on future licensing applications.

03/31/2026
Date Signed

3/12/26
Date Signed

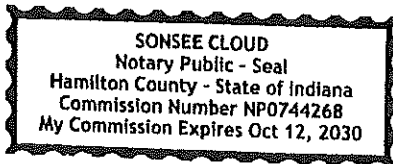
Joseph Bossinger
Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance

Michael Lee Locke, Jr.
Michael Lee Locke, Jr., Respondent

STATE OF INDIANA)
COUNTY OF Hamilton) SS:

Before me, a Notary Public for Hamilton County, state of Indiana,
personally appeared Michael Lee Locke, Jr., and being first duly sworn by me upon Michael Lee
Locke, Jr.'s oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 12 day of March, 2026.



Sonsee Cloud
Signature

Sonsee Cloud
Printed

My Commission expires: Oct 12, 2026
County of Residence: Hamilton

Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-2385