

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 23883-AG25-0313-031

IN THE MATTER OF:)
)
Timothy Allen Craig)
4728 Lisborn Dr.)
Carmel, IN 46033)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 2645620)

FILED
MAR 18 2025
STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER AND
NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Timothy Allen Craig (“Respondent”) of the following Administrative Order:

1. Respondent was issued nonresident insurance producer license number 2645620 on August 29, 1996, with an expiration date set on February 28, 2025.
2. Respondent submitted a renewal application on February 17, 2025 (“Renewal Application”), prior to completing the continuing education credit hours required for renewal.
3. On February 27, 2025, the Department sent Respondent correspondence making certain requests for information which, in part, included the following:
 - a. An update on the status of Respondent’s continuing education credit hours;
 - b. A list of websites Respondent uses to sell, solicit, or negotiate insurance;

- c. A list of any licensed Indiana Resident Producer Organizations for which Respondent serves as a Designated Responsible Licensed Producer (“DRLP”);
 - d. A list of insurance companies, producer agencies, or other companies engaged in the business of insurance for which Respondent has served as a board member, director, officer, owner, or manager of over the preceding twelve (12) months; and
 - e. A complete list of appointments held with insurers over the past twelve (12) months.
4. On March 5, 2025, Respondent sent an electronic mail response to the Department providing the following responses:
 - a. Respondent stated the required continuing education had been completed;
 - b. Respondent stated no websites are used by Respondent to sell, solicit, or negotiate insurance;
 - c. Respondent stated that Respondent does not serve as a DRLP for any Indiana Resident Producer Organizations;
 - d. Respondent stated that Respondent served as Chief Executive Officer for National Direct Insurance Company, and Vice President of Growers Mutual Insurance Company; and
 - e. Respondent listed Growers Mutual Insurance Company as Respondent’s only appointment with insurers over the past twelve (12) months.
5. Respondent selected a preferred contact method of electronic mail for receiving correspondence from the Department with Respondent providing the electronic mail address: tim@jamesalleninsurance.com.

6. On March 18, 2025, the Department confirmed the following insurance websites had affiliations with Respondent which provide consumers with a means of contacting Respondent:

- a. <https://www.insuremypoultryfarm.com> is a website that solicits the sale of insurance policies. On this website's "About us" page, Respondent is named as Chief Executive Officer. A direct phone number and provided email link to "tim@jamesalleninsurance.com" is listed under Respondent's name and photograph. On this website's homepage, the phone number "1-800-965-5580" is listed and a physical address of 11611 North Meridian Street, Suite 600, Carmel, IN 46032, is provided;
- b. <https://www.onlinesellersinsurance.com> is a website that solicits the sale of insurance policies. On this website's "Company" page, Respondent is named as Chief Executive Officer. On this website's "Contact Us" page, the phone number "1-800-965-5580" is listed and a physical address of 11611 North Meridian Street, Suite 600, Carmel, IN 46032, is provided; and
- c. <https://www.linkedin.com/company/insureplicity> is a user-controlled webpage that solicits the sale of insurance policies. This webpage states, "InsurePlicity combines comprehensive coverage with exceptional service to provide customized commercial property policies, written and implemented within 24-hours." Respondent is named as the founder and employee of InsurePlicity, which is an unlicensed, active Indiana Limited Liability Company, with Respondent reported as the current governing person in required filings to the Indiana Secretary of State. This webpage lists the same physical address of 11611

N Meridian St., Ste. 415, Carmel, IN, 46032, as the current physical address reported to the Indiana Secretary of State filings for InsurePlicity, LLC.

7. On March 7, 2025, the Department contacted a segment of the insurers that were known to the Department as having previously held appointment agreements with Respondent to learn if Respondent held appointments with said insurers over the past twelve (12) months.
8. Between March 7, 2025, and March 10, 2025, the following insurers reported to the Department active appointment agreements with Respondent:
 - a. Farmers Mutual Hail Insurance Company of Iowa, National Association of Insurance Commissioners (“NAIC”) number 13897;
 - b. Markel Insurance Company, NAIC number 38970; and
 - c. American Fire and Casualty Company, NAIC 24066.
9. As of March 18, 2025, Respondent is listed with the Department as an active DRLP for the following Indiana Resident Producer Organizations:
 - a. Insuratech, LLC, holding license number 939390; and
 - b. USA Agencies, Inc., holding license number 38293.
10. On January 3, 2024, the Minnesota Department of Commerce revoked Respondent’s surplus lines license (“Minnesota Revocation”).
11. On September 23, 2024, Respondent entered an Agreed Entry with the Department to resolve Respondent’s failure to timely report the Minnesota Revocation.
12. On March 21, 2024, the Mississippi Insurance Department issued a cease and desist order naming Respondent and National Direct Insurance Company as subjects of the order (“Mississippi Cease and Desist Order”).

13. Respondent failed to timely, or otherwise, report the Mississippi Cease and Desist Order to the Department.
14. Respondent failed to disclose the Mississippi Cease and Desist Order in the Renewal Application.
15. On November 16, 2023, Respondent entered a stipulation agreement with the New York State Department of Financial Services under which Respondent surrendered Respondent's license ("New York Stipulation").
16. In the New York Stipulation, Respondent admits to the following:
 - a. The use of two (2) unlicensed names in conducting business as an insurance producer;
 - b. Issuing a binder for commercial property insurance coverage with an insurer without having binding authority for commercial property insurance with said insurer; and
 - c. Failing to submit information and documentation requested by the New York State Department of Financial Services.
17. On May 5, 2024, a civil suit was filed in Hamilton County, Indiana, under cause number 29C01-2405-PL-004860, naming Respondent as a defendant ("May 2024 Civil Suit").
18. In the May 2024 Civil Suit, the plaintiffs entered a Verified Confession of Judgment signed by Respondent ("Confession").
19. In the Confession, Respondent admits to the allegations made in an exhibited Complaint for Damages which include theft, conversion of funds, fraud, and breach of contract.
20. On June 19, 2024, the California Department of Insurance revoked Respondent's producer license.

21. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may refuse to renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
22. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may refuse to renew an insurance producer license for violating an insurance law.
23. 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.
24. Indiana Code § 27-1-15.6-12(b)(8) states, in part, the Commissioner may refuse to renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
25. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may refuse to renew an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
26. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
27. This is considered an agency action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions.

Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings (“OALP”) will assign an administrative law judge to preside over this matter, and you will receive more information from OALP to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent’s license shall not be renewed** due to Respondent failing to timely report an administrative action, failing to disclose an administrative action in a license application, demonstrating untrustworthiness, and for having a license revoked in another state.

03.18.2025
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution:

Timothy Allen Craig
4728 Lisborn Dr.
Carmel, IN 46033

Joseph Bossinger, Attorney
ATTN: Sara Tolliver, Investigator
Indiana Department of Insurance
311 West Washington St, Suite 103
Indianapolis, IN 46204-2787