

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance Services,
Petitioner**

v

Enforcement Case No. 06-4937

**Todd L. Faulkner, and
Multiple Adventures, Inc., d/b/a
Association of Christian Evangelical Workers,
Association of Christian Enterprising Workers,
American Center for Everyday Workers
and other assumed names,
Respondents**

For the Petitioner:

**William Peattie
Office of Financial & Insurance Services
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondents:

**Todd L. Faulkner
6080 Wendy Drive
Flint, MI 48506**

**Issued and entered
this 25th day of February 2008
by Ken Ross
Acting Commissioner**

FINAL DECISION

On December 14, 2007, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondents had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondents to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondents plans to attend the hearing. Respondents failed to take any of these actions.

On January 14, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondents' failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

1. In accordance with sections 1239 and 1244 of the Michigan Insurance Code, Respondents shall cease and desist from violating sections 1201a(1), 1207(1), and 1239(1)(d) and (H) of the Michigan Insurance Code.

2. It is further ordered, pursuant to sections 1239 and 1244 of the Michigan Insurance Code, that the Respondent Todd L. Faulkner's insurance producer license is revoked.

3. It is further ordered that Respondents shall pay restitution to the individuals whose premium payments Respondent Faulkner failed to remit.