

**BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 11642-AG13-0429-028**

TERI LYNNE LEMUS
8766 North County Road 21 West
Lizton, IN 46149

License No.: 643498

IVAN A. LEMUS
8766 North County Road 21 West
Lizton, IN 46149

License No.: 491402

SERVICIOS Y SEGUROS PARA LOS LATINOS, Inc.
6214 Morenci Trail, Ste. 215
Indianapolis, IN 46268

License No.: 643199

Type of Agency Action: Enforcement

FILED

MAR 21 2014

**STATE OF INDIANA
DEPT. OF INSURANCE**

The Indiana Department of Insurance (“Department”), by counsel, Michael F. Mullen, Teri Lynne Lemus (“Teri”), Ivan A. Lemus (“Ivan”), and Servicios y Seguros Para Los Latinos, Inc. (the “Agency”; collectively, the “Respondents”) 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 the Indiana Department of Insurance (the “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, attached, 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. Respondents shall pay, or cause their insurer to pay, Jynell D. Berkshire, Sarah Fulford, and David Stone restitution in accordance with the terms agreed to at the January 16, 2014 mediation session.
2. If Ivan successfully completes his probation and if the D Felony conviction which gave rise to the action taken by the Department in Cause No. 11297-AG12-0502-032 is reduced to a misdemeanor, he may reapply for an Indiana insurance license, following the passage of six (6) months from that reduction.
3. Beginning sixty (60) days from today, Ivan shall not have any association, in any capacity, with the Agency. However, this ban on association with the Agency shall be lifted if and when Ivan is granted an Indiana insurance license. If Ivan's application for licensure is denied, he may request the Commissioner to reexamine the ban.
4. Teri's license shall be suspended for three (3) months, beginning sixty (60) days from today's date.
5. In addition to her existing continuing education requirements, Teri shall complete an additional six (6) hours of ethics courses, within two (2) years from today's date.
6. The Agency shall be placed on probation for twelve (12) months.

ALL OF WHICH IS ORDERED this 21st day of March 2014.



Stephen W. Robertson,
Commissioner
Indiana Department of Insurance

Distribution:

Michael F. Mullen

INDIANA DEPARTMENT OF INSURANCE

311 West Washington Street, Suite 103

Indianapolis, Indiana 46204-2787

Casey R. Stafford

KIGHTLINGER & GRAY, LLP

One Indiana Square, Suite 300

211 North Pennsylvania Street

Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 11642-AG13-0429-028

IN THE MATTER OF:

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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, Michael F. Mullen, and Respondents Teri Lynne Lemus ("Teri"), Ivan A. Lemus ("Ivan") and Servicios y Seguros Para Los Latinos, Inc. (the "Agency"; collectively, the "Respondents"). This Agreed Entry is subject to the review and approval of the Commissioner of the Indiana Department of Insurance.

WHEREAS, Teri and the Agency are licensed, resident producers in the State of Indiana; and;

WHEREAS, Ivan held a resident producer license from April 7, 2006 until May 4, 2012 and is not currently licensed; and,

WHEREAS, on January 16, 2014, the Department and Respondents participated in a full-day mediation session to resolve all issues set forth in the Statement of Charges in the above-captioned action; and,

WHEREAS, at the conclusion of that mediation session, the Department and Respondents agreed to terms that would resolve all issues set forth in the Statement of Charges.

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

1. The Commissioner has jurisdiction over the subject matter of and the parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondents voluntarily and freely waive their right to a public hearing.
4. Respondents voluntarily and freely waive their right to petition for judicial review of this agreement and the Commissioner's Final Order.
5. Respondents shall pay, or cause their insurer to pay, Jynell D. Berkshire, Sarah Fulford, and David Stone restitution in accordance with the terms agreed to at the January 16, 2014 mediation session.
6. Notwithstanding paragraphs 3 and 4, if Ivan successfully completes his probation and if the D Felony conviction which gave rise to the action taken by the Department in Cause No. 11297-AG12-0502-032 is reduced to a misdemeanor, he may reapply for an Indiana insurance license, following the passage of six (6) months from that reduction. Beginning sixty (60) days after the date the Commissioner approves this Agreed Entry via Final Order, Ivan shall not have any association, in any capacity, with the Agency. However, this ban on association with the Agency shall be lifted if and when Ivan is granted an

Indiana insurance license. If Ivan's application for licensure is denied, he may request the Commissioner reexamine the ban.

7. Teri's license shall be suspended for three (3) months, beginning sixty (60) days after the date the Commissioner approves this Agreed Entry via Final Order. During her suspension, Teri may perform administrative or clerical functions for the Agency, but she shall not perform any function which would require an insurance producer license. For illustrative purposes, Exhibit A (attached hereto) provides examples of activities considered licensable and non-licensable.
8. In addition to her existing continuing education requirements, Teri shall complete an additional six (6) hours of ethics courses, within two (2) years from the date the Commissioner approves this Agreed Entry via Final Order.
9. The Agency shall be placed on probation for twelve (12) months beginning the date the Commissioner approves this Agreed Entry via Final Order. During that time, the Department may conduct unannounced onsite investigations and examinations, but not more than once every two (2) months. The cost of those investigations and examinations shall be borne by the Department.
10. Should this Agreed Entry not be approved 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 the resolution of these proceedings.
11. The resolution of all issues set forth in the Statement of Charges in the above-captioned action and the submittal of this Agreed Entry to the Commissioner do not serve as an

admission of liability. The parties recognize that bona fide disputes and controversies exist both as to liability and the amount thereof, if any.

12. The Department shall accept Respondents' compliance with the terms of this agreement as full resolution of all issues set forth in the Statement of Charges in the above-captioned action.

13. Respondents understand that this Agreed Entry will result in a state action against their Indiana resident licenses, and Respondents may be required to report that action to other states where they hold or apply for professional licenses.

14. Respondents understand that any failure to comply with the terms of this Agreed Entry will result in additional state actions against their Indiana insurance licenses.

15. Respondents have carefully read and examined this agreement and fully understand its terms.

16. Should this Agreed Entry be approved by the Commissioner, and Respondents comply with the terms therein, the Department will not pursue the relief requested in the April 30, 2013 Statement of Charges.

THE REMAINDER OF THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK.

3/17/2014
Date Signed

Michael F. Mullen
Michael F. Mullen, Attorney for the
Enforcement Division,
Indiana Department of Insurance

3/10/14
Date Signed

Ivan A. Lemus
Ivan A. Lemus

STATE OF INDIANA)
COUNTY OF _____) SS:

Before me a Notary Public for Hendricks County, State of Indiana, personally appeared Ivan A. Lemus, 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 10th day of March 2014.



Teri L. Lemus
Signature

Teri L. Lemus
Printed

My Commission Expires: 9/20/20

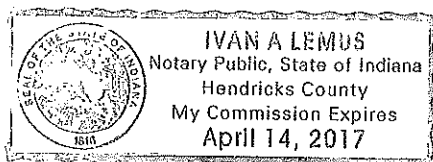
3/10/14
Date Signed

Teri L. Lemus
Teri L. Lemus, Individually and o/b/o
Servicios y Seguros Para Los Latinos, Inc.

STATE OF INDIANA)
) SS:
COUNTY OF _____)

Before me a Notary Public for Hendricks County, State of Indiana, personally appeared Teri L. Lemus, 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 10th day of March 2014.



Ivan A Lemus
Signature

Ivan A. Lemus
Printed

My Commission Expires: 4/14/17

APPROVED AS TO FORM:

Casey Stafford
Casey R. Stafford, Attorney for Ivan A. Lemus, Teri L. Lemus and Servicios y Seguros Para Los Latinos, Inc.