

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 23264-AG24-0506-081

IN THE MATTER OF:)
)
Ginel Coeuranor)
4463 Treehouse Ln., Unit 16D)
Tamarac, FL 33319)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3600667)

FILED
JUL 09 2024
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Joeseph Bossinger, and Ginel Coeuranor (“Respondent”), a nonresident 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 the Indiana Department of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, which levies a civil penalty against Respondent for failing to disclose a June 27, 2023, administrative action from the Indiana Department of Insurance on an application for licensure, finds it has been entered into fairly and without fraud, duress or undue influence, and it 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 as follows:

1. Respondent shall pay a two hundred and fifty dollar (\$250) civil penalty within thirty (30) days of the date the Commissioner signs this Final Order.
2. Failure to timely pay the civil penalty may result in the Department taking an administrative action against Respondent's nonresident producer license.
3. Respondent's license shall be renewed upon receipt of the civil penalty.

7/9/24
Date Signed

Amy L Beard
Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

Ginel Coeuranor
4463 Treehouse Ln., Unit 16D
Tamarac, FL 33319

Joseph Bossinger, Attorney
ATTN: Gina Davies, Sr. Investigator
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

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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, Joseph Bossinger, and Ginel Coeuranor (“Respondent”), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Amy L. Beard, Commissioner of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent holds nonresident producer license number 3600667 since October 27, 2020;

WHEREAS, on July 31, 2023, Respondent’s nonresident producer license was suspended due to Respondent failing to comply with an order of the Commissioner requesting a list of appointments;

WHEREAS, on or about March 26, 2024, Respondent submitted an application to reinstate Respondent’s nonresident producer license;

WHEREAS, on said license application, Respondent failed to disclose the June 27, 2023, Indiana Department of Insurance administrative action;

WHEREAS, Respondent's conduct is a violation of Indiana Code § 27-1-15.6-12(b)(1), which states, in part, the Commissioner may level a civil penalty for providing incorrect, misleading, incomplete, or materially untrue information in a license application; 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 this Agreed Entry is executed with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties.
4. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
5. 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.
6. 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.
7. 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.

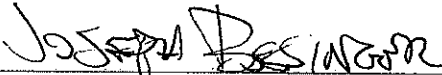
8. Respondent shall pay a civil penalty in the amount of two hundred and fifty dollars (\$250) to the Department within thirty (30) days from the date the Commissioner signs the Final Order adopting this Agreed Entry. Respondent's Indiana nonresident producer license shall be approved contingent upon timely payment of the civil penalty. Failure to timely pay the civil penalty may result in the Department denying Respondent's application for nonresident producer licensure.
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 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 that Respondent may be required to report to other jurisdictions in which Respondent is licensed and on future licensing applications.

07/08/2024

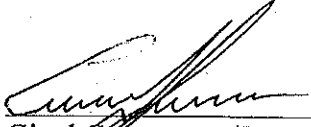
Date Signed



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

06-25-2024

Date Signed



Ginel Coeuranor, Respondent

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

Before me a Notary Public for BROWARD County, State of Florida,
personally appeared Ginel Coeuranor, and being first duly sworn by me upon Ginel Coeuranor's
oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 25 day of JUNE, 2024.

Smith Dorlus
Notary Signature

SMITH DORLUS
Notary Printed

My Commission expires: _____

County of Residence: BROWARD

