

STATE OF INDIANA      )  
                            ) SS:  
COUNTY OF MARION    )  
  
IN THE MATTER OF:              )  
                            )  
Chantelle Lee Morman      )  
PO Box 772775              )  
Coral Springs, FL 33077      )  
                            )  
Respondent.              )  
                            )  
Type of Agency Action: Enforcement      )  
                            )  
License Number: 822586      )  
                            )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 23652-AG24-1203-166

**FILED**

APR 03 2025

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

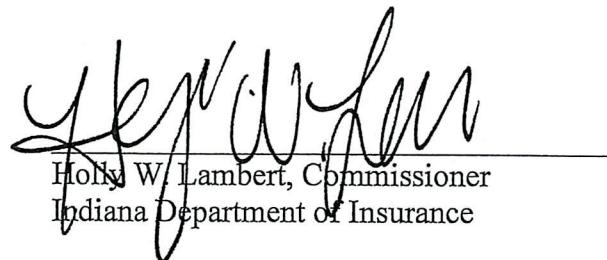
The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Joseph Bossinger, and Chantelle Lee Morman (“Respondent”), a nonresident producer, signed an Agreed Entry which purports to resolve all issues in the above-captioned cause number, and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, which renews Respondent’s nonresident producer license and levies a five hundred dollar (\$500) civil penalty due Respondent’s past failure to disclose administrative actions in applications and failure to timely report the same, 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 five hundred dollars (\$500) to the Department within thirty (30) days of the date on which the Commissioner signs this Final Order adopting the Agreed Entry. Failure to timely pay the civil penalty may result in other administrative action against Respondent.
2. Respondent's nonresident producer license number 822586 shall be renewed contingent upon Respondent timely paying the civil penalty.

4|3|25  
Date Signed



Holly W. Lambert, Commissioner  
Indiana Department of Insurance

Distribution:

Chantelle Lee Morman  
PO Box 772775  
Coral Springs, FL 33077

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

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Respondent. )  
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Type of Agency Action: Enforcement )  
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License Number: 3317138 )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NO.: 23652-AG24-1203-166

**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 Chantelle Lee Morman (“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 has held nonresident insurance producer license number 822586 since June 6, 2012, which expired on August 31, 2024;

WHEREAS, Respondent submitted a renewal application on August 31, 2024 (“Renewal Application”);

WHEREAS, on the Renewal Application, Respondent disclosed for the first time that Respondent had been involved as a party in an administrative proceeding;

WHEREAS, the Department initiated an investigation and discovered the following administrative actions had been taken against Respondent in other states:

1. A November 21, 2012, suspension by the Iowa Insurance Department due to a state debt violation (“2012 Iowa Suspension”);
2. A November 16, 2021, fine by the Illinois Department of Insurance due to Respondent’s failure to make required disclosures on an application and for having a license suspended (“2021 Illinois Fine”); and
3. A March 8, 2023, consent order by the Pennsylvania Insurance Department ordering Respondent to cease and desist from failing to timely report administrative actions by other states and from failing to provide truthful answers in applications (“2023 Pennsylvania Order”).

WHEREAS, prior to the Renewal Application, Respondent failed to disclose the 2012 Iowa Suspension and 2021 Illinois Fine in Respondent’s previous renewal applications;

WHEREAS, Respondent failed to timely report to the Department the 2012 Iowa Suspension, 2021 Illinois Fine, and 2023 Pennsylvania Order;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may levy a civil penalty for providing incorrect, misleading, incomplete, or materially untrue information in a license application;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) is an insurance law that 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 not more than thirty (30) days after the final disposition of the matter; 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 five hundred dollars (\$500) to the Department within thirty (30) days of the date on which the Commissioner

signs the Final Order adopting this Agreed Entry. Failure to timely pay the civil penalty may result in other administrative action against Respondent.

8. Respondent's nonresident producer license number 822586 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 that Respondent may be required to report to other jurisdictions in which Respondent is licensed and on future licensing applications.

03/24/2025

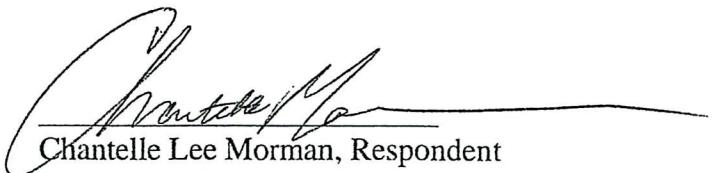
Date Signed

Joseph Bossinger

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

3/10/25

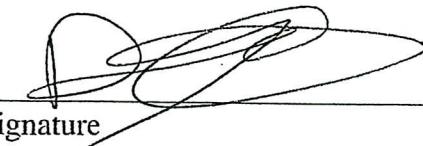
Date Signed

  
Chantelle Lee Morman

STATE OF FLORIDA )  
COUNTY OF Broward ) SS:  
                          )

Before me a Notary Public for Broward County, State of Florida personally appeared Chantelle Lee Morman and, being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 10<sup>th</sup> day of Murch, 2024.

  
\_\_\_\_\_  
Signature

Danny - Juan Lopez  
Printed.

My Commission expires: \_\_\_\_\_

County of Residence: Broward



Danny Juan-Lopez  
Comm.: HH 634034  
Expires: Jan. 30, 2029  
Notary Public - State of Florida

**Return executed originals to:**

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