

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Columbia Insurance Specialties LLC )  
 8000 NE Parkway Dr., Suite 150 )  
 Vancouver, WA 98662 )  
 )  
 Applicant. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License Application #: 1112642 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE

CAUSE NO.: 22991-AG24-0209-025

**FILED**  
**JUN 11 2024**  
 STATE OF INDIANA  
 DEPT. OF INSURANCE

**FINAL ORDER**

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Joseph Bossinger, and Columbia Insurance Specialties LLC (“Applicant”), an applicant for a nonresident producer organization license, 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 grants Applicant nonresident producer organization licensure on a probationary basis for two (2) years due to Applicant’s June 12, 2023, state of Washington Office of the Insurance Commissioner consent order involving policy enrollment without consumer permission or knowledge, 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 as follows:

1. Applicant shall be granted a nonresident insurance producer license, and Applicant shall be placed on probation for a period of two (2) years beginning the date the Commissioner signs this Final Order.
2. During the probationary period, any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Applicant's license.
3. During the probationary period, Applicant shall submit a current list of appointments to the Department every six (6) months from the date of the Final Order via email at: Enforcement@idoi.in.gov.

6/11/24  
Date Signed

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

Distribution:

Joseph Bossinger, Attorney  
ATTN: Hana Biele, Investigator  
Indiana Department of Insurance  
W. Washington St, Suite 103  
Indianapolis, Indiana 46204-2787

Columbia Insurance Specialties LLC  
8000 NE Parkway Dr., Suite 150  
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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 Columbia Insurance Specialties, LLC (“Applicant”), 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, on December 14, 2023, Applicant submitted an application for a nonresident producer organization license;

WHEREAS, Applicant disclosed a June 12, 2023, administrative action by the state of Washington Office of the Insurance Commissioner, due to Applicant issuing a policy without a consumer’s permission or knowledge;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states the Commissioner may place an insurance producer organization on probation for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

WHEREAS, Whitney Norcup, Manager of Columbia Insurance Specialties, LLC, is authorized to act on behalf of Applicant and obligate Applicant to perform in accordance with this agreement; and

WHEREAS, the Department and Applicant (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, Applicant has determined that it is in Applicant's best interest to enter into this Agreed Entry. As such, Applicant acknowledges that Applicant 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. Applicant 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. Applicant 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. Applicant 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. Applicant's nonresident producer organization license shall be approved and Applicant shall be placed on probation for a period of two (2) years, beginning the date the Commissioner signs the Final Order adopting this Agreed Entry. During the probationary period any violation of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Applicant's license. During the probationary period, Applicant shall submit a current list of appointments to the Department every six (6) months from the date of the Final Order via email at [Enforcement@idoi.in.gov](mailto:Enforcement@idoi.in.gov).
8. Applicant has had the opportunity to have this Agreed Entry reviewed by legal counsel of Applicant's choosing, at Applicant's own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Applicant understands and agrees that the Department cannot give them legal advice.
9. Applicant has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
10. 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 Applicant to enter this Agreed Entry.

11. The Department agrees to accept Applicant's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that, so long as Applicant complies with the terms of this Agreed Entry, the Department will not bring any further action against Applicant based on the facts that gave rise to this Agreed Entry.
12. 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.
13. Applicant waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
14. Applicant acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Applicant to enforce the terms and conditions contained herein.
15. Applicant 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 Applicant.
16. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Applicant.
17. 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.

18. 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 Applicant from further participation in or resolution of these proceedings.
19. If this Agreed Entry is accepted by the Commissioner, it will become part of Applicant's permanent record and may be considered in future actions brought by the Department or any other regulator against Applicant. 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.
20. Applicant acknowledges that this is an Administrative Action that Applicant may be required to report to other jurisdictions in which Applicant is licensed and on future licensing applications.

6/17/24  
Date Signed

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

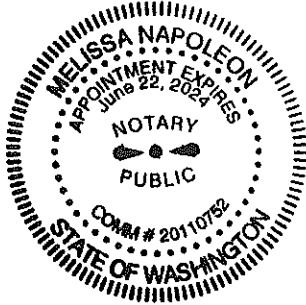
5/30/2024  
Date Signed

  
Whitney Norcup, Manager  
Columbia Insurance Specialties LLC, Applicant

STATE OF WASHINGTON )  
 ) SS:  
COUNTY OF Clark )

Before me a Notary Public for Clark County, State of Washington,  
personally appeared Whitney Norcup on behalf of Columbia Insurance Specialties LLC and being  
first duly sworn by me upon their oath, says that the facts alleged in the foregoing instrument are  
true.

Signed and sealed this 30 day of May, 2024.



Melissa Napoleon  
Signature  
Melissa Napoleon  
Printed

My Commission expires: 6/22/24

County of Residence: Clark

**Return executed originals to:**  
INDIANA DEPARTMENT OF INSURANCE  
Enforcement Division, Suite 103  
311 West Washington Street  
Indianapolis, IN 46204 2787  
317/234 5883 telephone