



LOUISIANA DEPARTMENT OF INSURANCE  
Fraud Division

**NOTICE OF FINE**

September 29, 2023

Daniel Alaniz  
306 Splane Dr.  
West Monroe, LA 71291

EnsureAll  
Attn: Daniel Alaniz  
306 Splane Dr.  
West Monroe, LA 71291

Via Email: [danielalaniz70@yahoo.com](mailto:danielalaniz70@yahoo.com)  
[EnsureAllquestions@yahoo.com](mailto:EnsureAllquestions@yahoo.com)

WHEREAS, IT HAS COME TO MY ATTENTION, as Commissioner of Insurance (Commissioner) of the Louisiana Department of Insurance (LDI), that Daniel Alaniz and EnsureAll have violated certain provisions of the Louisiana Insurance Code, Title 22, La. R.S. 22:1 *et. seq.* As used hereinafter, “you” and “your” refer to Daniel Alaniz and EnsureAll. Accordingly, pursuant to the power and authority vested in me as the Commissioner, I issue to you this Notice of Fine based on the following, to wit:

**FACTUAL FINDINGS**

**1.**

The LDI has received information and documentation from Blue Cross Blue Shield of Louisiana (BCBSLA) indicating you, Daniel Alaniz and EnsureAll, have accepted payments to sell insurance policies in Louisiana without being properly licensed by the Louisiana Department of Insurance to do so.

**2.**

On December 1, 2020, BCBSLA received a telephone call from a concerned citizen and former BCBSLA employee who indicated that she overheard an insured, Vicky Neel, stating you, Daniel Alaniz, were selling policies for \$300 a year that have a \$100 deductible.

**3.**

Thereafter, BCBSLA obtained, and shared with the LDI, many more statements from individuals to whom you sold insurance:

- a. Vicky Neel confirmed that she paid you \$300 via pay pal for a BCBSLA insurance policy.
- b. Emily Grier first contacted you in the beginning of October 2020, to obtain an insurance policy. Like Ms. Neel, Ms. Grier also made a \$300 payment to you through PayPal on October 23, 2020, to secure her policy. Thereafter, on October 29, 2020, Ms. Grier received a welcome packet from BCBSLA stating that her policy would go into effect on November 1, 2020.

- c. Debora Smith first contacted you on October 7, 2020, in order to obtain an insurance policy. Ms. Smith made a \$400 payment to you via check on October 7, 2020, to secure her insurance policy.
- d. Heath Henton paid a total of \$400 to you through PayPal from November 12 to November 14 of 2020 in order to obtain an insurance policy.
- e. Kate Rugg first contacted you in the beginning of August 2020 to obtain an insurance policy. Ms. Rugg made a \$200 payment to you through PayPal on August 26, 2020, to secure her insurance policy.
- f. De Lane Eldridge paid EnsureAll a total of \$510 via PayPal between May of 2020 and August of 2020, to secure her policy. Her son, Matthew, paid EnsureAll a total of \$275 on July 14, 2020, and August 11, 2020, to obtain a health insurance policy.
- g. Suellen L. Davis, office manager for Paul Davis Auto Sales LLC, indicated that you contacted three employees at the business in order to try to sell them insurance policies. On December 4, 2020, all three individuals provided you their health information. Davis Auto Sales LLC issued you a check totaling \$900 for the policies. The check was cashed on December 7, 2020.
- h. Kathryn Wactor indicated that in July of 2020, you sold her an insurance policy. Ms. Wactor made a \$200 payment to you through PayPal on July 7, 2020, to secure her policy.
- i. Jeffery Todd Weed Jr. made a \$150 payment to you on April 6, 2020, and another \$150 payment on September 21, 2020, through PayPal to secure his insurance policy.
- j. Jimmie Ann Grant made a \$200 payment to you on July 14, 2020, through PayPal to secure her insurance policy.
- k. Terri Russell made a \$200 payment to you to secure her policy.

4.

In a recorded conversation with BCBSLA you stated that you are consulting with individuals who are interested in purchasing insurance, making recommendations, gathering their health information, and forwarding the information to Florida Plan Advisors. You also indicated that you are doing this through a business named EnsureAll, and that you charge insureds for your time consulting.

5.

According to BCBSLA the contracts for the policies you sold contained inaccurate information, and many of the contracts were cancelled, leaving the insured without coverage.

6.

You have never been licensed as an insurance producer, navigator, or insurance consultant in Louisiana.

7.

You have never been registered as “non-navigator personnel” in Louisiana.

**LAW**

The Louisiana Insurance Code, Title 22, R.S. 22:1 et seq. at §2. maintains:

**§2. Insurance regulated in the public interest**

- A. (1) Insurance is an industry affected with the public interest and it is the purpose of this Code to regulate that industry in all its phases... It shall be the duty of the Commissioner of Insurance to administer the provisions of this Code.

Pursuant to La. R.S. 22:18, the Commissioner is authorized to order any insurer, person, or entity to cease and desist any such action that violates any provision of the Louisiana Insurance Code as listed in Title 22 of the Louisiana Revised Statutes.

La. R.S. 22:18(A) maintains in pertinent part:

**§18. Suspension or revocation of insurers' licenses; fines; orders**

- A. The commissioner of insurance may, as a penalty, in accordance with R.S. 49:961, refuse to renew, or may suspend, or revoke the certificate of authority or license of any insurer, person, or entity violating any of the provisions of this Code, or in lieu of suspension or revocation of a certificate or license duly issued, the commissioner may levy a fine not to exceed one thousand dollars for each violation per insurer, person, or entity, up to one thousand dollars aggregate for all violations in a calendar year per insurer, person, or entity, when such violations warrant the refusal, suspension, or revocation of such certificate or license, or the imposition of the fine. The commissioner is also authorized to order any insurer, person, or entity to cease and desist any such action that violates any provision of this Code.

La. R.S. 22:1542 maintains in pertinent part:

**§1542. Definitions**

(3) "Commission" shall mean a fee paid to an insurance producer as a percentage of the premium generated by a sold insurance policy, or direct compensation or reward of a producer when the same is calculated as a flat fee or as a percentage of the premium or on the profit to the principal.

(14) "Negotiate" shall mean to confer directly with or to offer advice directly to a purchaser, certificate holder, or enrollee, or prospective purchaser, certificate holder, or enrollee, of a particular contract of insurance, including certificates, riders, endorsements, or amendments, concerning any of the benefits, terms, or conditions of the contract if the person engaged in that act is an insurance producer who either sells insurance or obtains insurance from insurers for purchasers, certificate holders, or enrollees.

(17) "Solicit" shall mean to attempt to sell insurance or to ask or urge a person to apply for a particular kind of insurance from a particular insurer.

La. R.S. 22:1543 maintains:

**§1543. License required**

- A. No person shall act as or hold himself out to be an insurance producer unless licensed by the Department of Insurance.
- B. No insurance producer shall sell, solicit, make an application for, procure, negotiate for, or place for others, any policies for any lines of insurance as to which he is not then qualified and duly licensed in this state.

La. R.S. 22:1546 maintains in pertinent part:

**§1546. Application for license**

- B. (1)(a) A business entity acting as an insurance producer shall obtain an insurance producer license.

La. R.S. 22:1554 maintains in pertinent part:

**§1554. License denial, nonrenewal, or revocation**

- A. The commissioner of insurance may ... suspend [or] revoke ... an insurance producer license ... or may levy a fine not to exceed five hundred dollars for each violation for any one or more of the following causes:

(14) The violation of any insurance laws of the United States, this state or any state, province, district, or territory, or violating any lawful rule, regulation, subpoena, or order of the commissioner of insurance or of the insurance officials of another state.

La. R.S. 22:1557 maintains in pertinent part:

**§1557. Commissions**

- A. (2) No person or business entity other than a person or business entity duly licensed by the Department of Insurance as an insurance producer shall accept any commission, service fee, brokerage, or other valuable consideration for selling, soliciting, or negotiating insurance in this state.
- B. (2) Any person who violates the provisions of this Subsection shall, upon conviction, be fined not less than one thousand dollars, nor more than five thousand dollars per violation, or imprisoned for not more than two years, or both.

La. R.S. 22:1562 maintains in pertinent part:

**§1562. Prohibited acts**

- C. (1) It shall be unlawful for any person or business entity, without conforming to the provisions of this Part, directly or indirectly, to represent himself or itself to be an insurance producer or limited lines producer, or to solicit, negotiate, or effect any contract of insurance or renewal thereof, or to attempt to effect the same on any property, or risk or insurable interests or business activities, located within or transacted within this state.

La. R.S. 22:1566 maintains in pertinent part:

**§1566. Health insurance navigators; definitions**

A. As used in this Section:

(3) "Navigator" means any individual or entity who meets at least one of the following requirements:

- (a) Receives any funding, directly or indirectly, from an exchange, the state, or the federal government to perform any of the activities and duties identified in 42 U.S.C. §18031(i).  
(b) Is described or designated by an exchange, the state, or any office or agency of the federal government, or who could be reasonably described or designated as a navigator.  
(c) Is employed by or is a volunteer on behalf of a navigator or navigator entity for the purposes of conducting consumer outreach or education, or for the purposes of facilitating enrollment in qualified health plans.

(4) "Non-navigator personnel" means any individual or entity that facilitates enrollment of individuals or employers in a health benefit plan or public insurance program offered through an exchange and is certified, designated, or reasonably described as an in-person assister, enrollment assister, application counselor, or application assister.

B. (1) The legislature finds that regulation of navigators and non-navigator personnel, including registration or licensure by the commissioner, to ensure that they are properly trained and knowledgeable in the subject matter of individual and group health insurance benefit plans and insurance coverages is necessary to avoid substantial risk to the health, safety, and welfare of the people of this state.

(2) Navigators and non-navigator personnel shall be subject to regulation by the commissioner as provided in this Section.

- (a) No individual or entity shall act as, offer to act as, or market any service as a navigator in this state unless licensed as a navigator by the commissioner pursuant to this Section.  
(b) Individuals or entities conducting activities as non-navigator personnel, such as in-person assisters, enrollment assisters, application counselors, or application assisters, shall register with the commissioner in the manner and form prescribed by the commissioner. An entity conducting non-navigator activities may register its non-navigator personnel with the commissioner on their behalf.

La. R.S. 22:1808.1 maintains in pertinent part:

**§1808.1. License required**

- A. No person shall act as, or hold himself out to be, an insurance consultant unless licensed by the Department of Insurance.
- B. "Insurance consultant" means any person or entity which offers for a fee or other valuable consideration any advice, counsel, opinion, or related services with respect to risk evaluation or management, the benefits, coverages, exclusions, or provisions under any policy of insurance to be issued in this state, or involving the advantages or disadvantages of any such policy of insurance, or any formal plan of managing risk.

**VIOLATIONS:**

Selling, soliciting, and placement of insurance business as a producer or producing business entity within the state of Louisiana without a license constitutes violation of La. R.S. 22:1543, La. R.S. 22:1546 and La. R.S. 22:1562(C)(1). Acting as a consultant in the state of Louisiana without a license constitutes violation of La. R.S. 22:1808.1(A). Facilitating enrollment into health plans as a navigator within the state of Louisiana without meeting the required licensure or registration requirements constitutes violation La. R.S. 22:1556(B)(2)(a) and (b). Participating in the business of insurance within the state of Louisiana without required licensure constitutes violation of La. R.S. 22:1554(A)(14).

**BE ADVISED:**

**COMMISSIONER'S ACTION:**

As a result of the investigation and documentation in possession of the LDI, and in accordance with La. R.S. 22:18, La. R.S. 22:1554(A), La. R.S. 22:1562(C)(2), La. R.S. 22:1566 (G)(1), and La. R.S. 22:1808.8 the Commissioner hereby imposes upon you, **Daniel Alaniz and EnsureAll** a joint **FINE** in the amount of **\$5,000.00**, and you are hereby ordered to pay the full amount immediately.

**YOUR ACTION:**

Be advised that this constitutes an administrative action and that it will be reported to the National Insurance Producer Registry (NIPR). Be further advised that all actions taken on licenses, in accordance with La. R.S. 49:977.3 and Regulation 120, shall take effect (10) calendar days from the date of issuance of the notice of regulatory action, unless otherwise provided in Title 22, and that cease & desist orders and summary suspension actions take effect immediately upon issuance. Please also take note that you may need to report this administrative action to other states in which you hold an active license. Contact that state's insurance department if you are unsure of the requirements.

Please remit your \$5,000.00 fine payment and a copy of this notice to:

Louisiana Department of Insurance  
Attn: Accounts Receivable  
P.O. Box 94214  
Baton Rouge, LA 70804-9214

Pursuant to La. R.S. 22:2191(A)(2), any person aggrieved by an act of the Commissioner may request a hearing. You must make a written demand for an appeal within thirty (30) days from the date of this notice. Failure to file a written demand for an appeal within thirty (30) days from this notice will preclude your right to an administrative hearing.

Pursuant to La. R.S. 22:2191(B), your written demand for an appeal (1) shall reference the particular sections of the statutes and rules involved; (2) shall provide a short and plain statement of the matters asserted for review; and (3) shall attach a copy of the order or decision that you are appealing. Appealing this notice does not stay the action of the Commissioner of Insurance. Pursuant to La. R.S. 22:2204, you must request and be granted a stay of this action by the Division of Administrative Law. Your request for a stay may be included in your appeal. Your written demand for an appeal shall be filed with the Louisiana Department of Insurance at the addresses below:

Louisiana Department of Insurance  
Attn: J. David Caldwell, Executive Counsel  
P. O. Box 94214  
Baton Rouge, LA 70804-9214

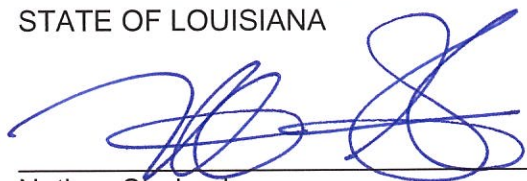
Telephone: (225) 342-4673  
Fax: (225) 342-1632

File in Person at:  
1702 N. Third Street  
Baton Rouge, LA 70802

Signed in Baton Rouge, Louisiana this 29<sup>th</sup> day of September 2023.

JAMES J. DONELON  
COMMISSIONER OF INSURANCE  
STATE OF LOUISIANA

BY:



Nathan Strebeck  
Deputy Commissioner  
Office of Insurance Fraud  
Louisiana Department of Insurance  
Telephone: (225) 219-5819

**CERTIFICATE OF SERVICE**

I hereby certify that I have this day served the foregoing document to **Daniel Alaniz** and **EnsureAll**, by mailing a copy thereof properly addressed with postage prepaid, this 29<sup>th</sup> of September 2023.

Heath Soileau  
Printed Name

  
Signature