

No. 2021-6777

**Official Order
of the
Texas Commissioner of Insurance**

Date: 04/07/2021

Subject Considered:

Jennifer Diane Perdiz
[REDACTED]
El Paso, TX 79915

Default Order
SOAH Docket No. 454-21-1540
TDI Enforcement File No. 25929

General remarks and official action taken:

This is a default order taken against Jennifer Diane Perdiz (Respondent) because she engaged in fraudulent or dishonest acts or practices, failed to meet the terms and conditions of her probationary license agreement, and failed to meet the qualification to be actively engaged in writing insurance for the public. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

1. On March 3, 2021, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

2021-6777

Commissioner's Order

Jennifer Diane Perdiz

SOAH Docket No. 454-21-1540

Page 2 of 5

3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], El Paso, TX 79915.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101, and 4051.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

2021-6777

Commissioner's Order
Jennifer Diane Perdiz
SOAH Docket No. 454-21-1540
Page 3 of 5

Order

It is ordered that any licenses held by Jennifer Diane Perdiz are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

By:  _____
Doug Slape
Chief Deputy Commissioner
TEX. GOV'T CODE § 601.002
Commissioner's Order No. 2018-5528

Prepared and reviewed by:



Nancy Williams, Staff Attorney
Enforcement Division

2021-6777

Commissioner's Order
Jennifer Diane Perdiz
SOAH Docket No. 454-21-1540
Page 4 of 5

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §


Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Jennifer Diane Perdiz. I have confirmed that:

- a. The last mailing address provided to the department in writing by Jennifer Diane Perdiz is [REDACTED], El Paso, TX 79915.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated March 3, 2021, which were filed with the State Office of Administrative Hearings.
- c. On March 3, 2021, the Notice of Hearing and Original Petition addressed to Jennifer Diane Perdiz were sent by certified mail, return receipt requested, to her last known address.

A copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C.

DocuSigned by:

40F7DCB59895423...
Affiant

2021-6777

Commissioner's Order
Jennifer Diane Perdiz
SOAH Docket No. 454-21-1540
Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/30/2021. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...
Notary Public State of Texas

2021-6777

ACCEPTED
454-21-1540
03/03/2021 9:37 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

FILED
454-21-1540
3/3/2021 9:27 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

**SOAH DOCKET NO. 454-21-1540
TDI ENFORCEMENT FILE NOS. 25929**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**JENNIFER DIANE PERDIZ a.k.a.
JENNIFER MARTINEZ,**

Respondents

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, June 1, 2021 at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

EXHIBIT

A

2021-6777

Notice of Hearing

Jennifer Diane Perdiz

SOAH Docket No. 454-21-1540

Page 2 of 5

IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
- (2) Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC112-2A
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) Nancy Williams, Staff Attorney
Texas Department of Insurance
Enforcement Division, MC110-1A
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Nancy.Williams@tdi.texas.gov

2021-6777

Notice of Hearing

Jennifer Diane Perdiz

SOAH Docket No. 454-21-1540

Page 3 of 5

Receiving Documents

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, www.soah.texas.gov, click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

Important Security Notice

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

2021-6777

Notice of Hearing

Jennifer Diane Perdiz

SOAH Docket No. 454-21-1540

Page 4 of 5

If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement Division, MC110-1A
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)
(512) 490-1020 (Fax)
Nancy.Williams@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A
Whitney Fraser, Litigation Director, Enforcement Division, MC-110-1A
Administrative Review, MC107-1A

2021-6777

Notice of Hearing

Jennifer Diane Perdiz

SOAH Docket No. 454-21-1540

Page 5 of 5

CERTIFICATE OF SERVICE

I, Nancy Williams, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested, on this 3rd day of March 2021 to:

Jennifer Diane Perdiz



El Paso, TX 79915

Via CMRRR No.: 9214 8901 9403 8333 4816 84

A handwritten signature in cursive script that reads "Nancy Williams".

Nancy Williams

**SOAH DOCKET NO. 454-21-
TDI ENFORCEMENT FILE NO. 25929**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**JENNIFER DIANE PERDIZ AKA
JENNIFER MARTINEZ,**

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ORIGINAL PETITION

The Texas Department of Insurance seeks to take disciplinary action against you. In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4005.103, 4051.051, and TEX. GOV'T CODE §§ 2001.051-2001.178.

Factual Allegations

1. On May 18, 2020, Jennifer Diane Perdiz (Perdiz) signed a "Term sheet for probated agent license," indicating the terms and conditions required to be issued and maintain a license from the Texas Department of Insurance (TDI).
2. On May 21, 2020, TDI issued Perdiz, individual identification no. 2087946, a general lines agent probated license with a property and casualty qualification. This license was probated for a period of two years due to Perdiz's criminal history and for her failure to disclose her criminal history on her application for licensure.
3. On May 21, 2020, Perdiz submitted her first and only report to TDI, required under her probationary terms and conditions, indicating her employment with "Salvador Villarreal at Salvador Villarreal insurance agency and Allstate company."

EXHIBIT

B

2021-6777

Original Petition
Jennifer Diane Perdiz
Page 2 of 3

4. On August 5, 2020, all of Perdiz's appointments with Allstate companies were terminated following an investigation into dishonest conduct and falsification of documents, leaving Perdiz with no active appointments.
5. At some point during her employment with Salvador Villarreal, Perdiz provided false documents in order to obtain discounts for customers, which they would not otherwise qualify, and provided additional misleading information in an attempt to cover up the falsity of the documents.

Legal Allegations

1. Perdiz committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Perdiz willfully violated insurance laws of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).
3. Perdiz engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Perdiz failed to meet the qualifications to be actively engaged in soliciting or engaging in writing insurance for the public generally, in violation of TEX. INS. CODE 4005.101(b)(10) and §§ 4001.104(1).
5. Perdiz failed to meet the terms and conditions of her probationary license agreement, in violation of TEX. INS. CODE § 4005.103.

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking Jennifer Diane Perdiz's license and
2. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement Division, MC110-1A
P.O. Box 149104
Austin, Texas 78714-9104
(512) 676-6638 (Direct)
(512) 490-1020 (Fax)
Nancy.Williams@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2021-6777



Shipment Confirmation Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 03/03/2021

Shipped From:

Name: MC 110-1A M RUIZ

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0027 3251 85

WILLIAMS/25929

EXHIBIT

C



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC 110-1A M RUIZ
TEXAS DEPARTMENT OF INSURANCE
333 GUADALUPE ST
AUSTIN TX 78701

Check type of mail or service

- Adult Signature Required
Adult Signature Restricted Delivery
Certified Mail
Certified Mail Restricted Delivery
Collect on Delivery (COD)
Insured Mail
Priority Mail
Priority Mail Express
Registered Mail
Return Receipt for Merchandise
Signature Confirmation
Signature Confirmation Restricted Delivery

USPS Tracking/Article Number

1. 9214 8901 9403 8333 4816 84

WILLIAMS/25929

Addressee (Name, Street, City, State, & ZIP Code TM)

JENNIFER DIANE PERDIZ EL PASO, TX 79915

Affix Stamp Here

(for additional copies of this receipt).
Postmark with Date of Receipt.

2021-6777

Table with columns: Postage, (Extra Service) Fee, Handling Charge, Actual Value if Registered, Insured Value, Due Sender if COD, ASR Fee, ASRD Fee, RD Fee, RR Fee, SC Fee, SCRD Fee, SH Fee. Includes values like 1.40, 3.60, 1.75, and various fee types.

Total Number of Pieces Listed by Sender: 1









Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)

Tracking History

Tracking #: 9214890194038333481684

Recipient: JENNIFER DIANE PERDIZ
[REDACTED]
EL PASO, TX 79915

Date & Time	Event Type	Event	Event Location
03/03/2021 09:25		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN, TX
03/03/2021 16:55		SHIPMENT RECEIVED ACCEPTANCE PENDING	AUSTIN, TX
03/03/2021 21:43		ORIGIN ACCEPTANCE	AUSTIN, TX
03/03/2021 22:58		PROCESSED THROUGH USPS FACILITY	AUSTIN, TX
03/04/2021 03:11		DEPART USPS FACILITY	AUSTIN, TX
03/05/2021 03:39		PROCESSED THROUGH USPS FACILITY	EL PASO, TX
03/05/2021 21:10		DEPART USPS FACILITY	EL PASO, TX
03/12/2021 11:04		DELIVERED LEFT WITH INDIVIDUAL	EL PASO, TX

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