

No. 2022-7626

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

Date: 11/21/2022

Subject Considered:

Meagan Lynn Johnson

████████████████████
Bay City, Texas 77414

Default Order
SOAH Docket No. 454-23-00767
TDI Enforcement File No. 26738

General remarks and official action taken:

This is a default order taken against Meagan Lynn Johnson (Respondent) because Respondent engaged in fraudulent or dishonest acts or practices. 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

Failure to Respond to Notice of Hearing

1. On September 16, 2022, 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.

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Commissioner's Order

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3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department [REDACTED], Bay City, Texas 77414.
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

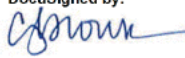
1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 912.251, 4051.201, and 4005.101-4005.105; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under 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 under 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 under 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 under 28 TEX. ADMIN. CODE § 1.89.

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Order

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

DocuSigned by:

FC5D7EDDFFBB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Casey Seeboth, Staff Attorney
Enforcement

2022-7626

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Meagan Lynn Johnson
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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 Meagan Lynn Johnson. I have confirmed that:

- a. The last mailing address provided to the department in writing by Meagan Lynn Johnson is [REDACTED], Bay City, Texas 77414.
- b. The file maintained by Enforcement contains a Notice of Hearing and Original Petition dated September 16, 2022, which were filed with the State Office of Administrative Hearings.
- c. On September 16, 2022, the Notice of Hearing and Original Petition addressed to Meagan Lynn Johnson were mailed certified, return receipt requested, to her last known address.
- d. On September 19, 2022, the Notice of Hearing and Original Petition addressed to Meagan Lynn Johnson were mailed first-class to her last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit C. A copy of the first-class mail log maintained by Enforcement is attached as Exhibit D."

DocuSigned by:

B01B2267463641A...

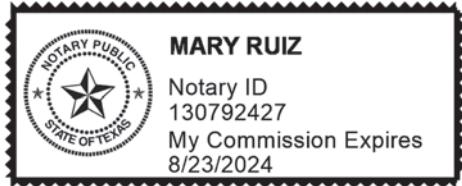
Affiant

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Commissioner's Order
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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 10/13/2022. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...

Notary Public State of Texas

FILED **2022-7626**

454-23-00767
9/16/2022 1:50 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Crystal Rosas, CLERK

ACCEPTED
454-23-00767
9/16/2022 2:10:57 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Crystal Rosas, CLERK

**SOAH DOCKET NO. 454-23-00767
TDI ENFORCEMENT FILE NO. 26738**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

MEAGAN LYNN JOHNSON,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

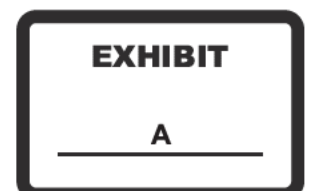
The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by TDI.

A public hearing will be held before an Administrative Law Judge on **Tuesday, December 6, 2022, at 9:00 a.m.** The hearing will be conducted remotely by videoconference as ordered by the Administrative Law Judge; the access details for the videoconference are provided in the "initial order setting hearing on the merits and prehearing requirements" issued by the Administrative Law Judge on September 15, 2022.

The hearing shall be conducted under 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 who 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 UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.



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Notice of Hearing

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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, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, 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, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, 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) *(by mail, fax, or electronically)*
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);
www.soah.texas.gov
- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) *(by mail, fax, or email)*
Casey Seeboth, Staff Attorney

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Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (fax)
Casey.Seeboth@tdi.texas.gov

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

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.

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

Respectfully Submitted,

/s/ Casey Seeboth

Casey Seeboth
State Bar No. 24070584
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6337 (direct)
(512) 490-1020 (fax)
Casey.Seeboth@tdi.texas.gov


ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC ENF
Whitney Fraser, Litigation Director, Enforcement, MC ENF
Administrative Review, MC CO-AAL

CERTIFICATE OF SERVICE

I, Casey Seeboth, 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 16th day of September, 2022 to:

Meagan Lynn Johnson

Bay City, Texas 77414

Via CM/RRR No.: 9214 8901 9403 8389 9649 40

/s/ Casey Seeboth
Casey Seeboth

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SOAH DOCKET No. 454-23-00767

FILED
454-23-00767
9/8/2022 4:28 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

SOAH DOCKET NO. 454-_____
TDI ENFORCEMENT FILE NO. 26738

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

MEAGAN LYNN JOHNSON,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ACCEPTED
454-23-00767
9/9/2022 10:12:25 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ORIGINAL PETITION

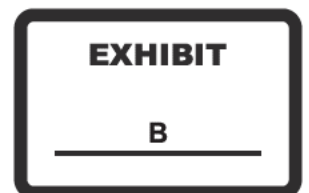
The Texas Department of Insurance (TDI) seeks to take disciplinary action against Meagan Lynn Johnson. In support of this petition, TDI makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055 and 4005.101, TEX. OCC. CODE § 53.021, 28 TEX. ADMIN. CODE § 1.502, and TEX. GOV'T CODE §§ 2001.051-2001.178.

Factual Allegations

1. Meagan Lynn Johnson (Johnson) holds a county mutual agent license issued by TDI.
2. In August 2020, Johnson was employed by an insurance agency doing business as Gotta Have Insurance.
3. On August 17, 2020, Johnson left the insurance agency office around 4:30 p.m. to attend an event. While traveling to that event in her automobile, Johnson was involved in a crash with another vehicle that had been traveling in the same direction just in front of Johnson.



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Meagan Lynn Johnson
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4. Johnson and the other driver parked their vehicles to assess any damages and decided against calling the police. Johnson showed the other driver her insurance card, and then both left the scene.
5. Soon after leaving the scene, Johnson called her coworker at Gotta Have Insurance. Johnson was aware that her insurance policy had lapsed a few days earlier for failure to pay premium. Johnson asked the coworker to process the reinstatement paperwork and pay the overdue premium from the Gotta Have Insurance account, and the coworker complied within the hour.
6. A few days later, the other driver filed a third-party claim against Johnson's insurance policy. The insurance company investigated the claim, taking recorded statements from both Johnson and the other driver, and reviewing the photographs captured by the other driver. Johnson told the insurance company the crash occurred after Johnson had submitted the reinstatement paperwork and overdue premium. The insurance company denied the claim because the policy was lapsed at the time of the crash.
7. On January 26, 2022, Johnson pleaded guilty to misdemeanor attempt to commit insurance fraud with intent to defraud/deceive in the [REDACTED] Matagorda County, Texas. Johnson was placed on community supervision until 2024.

Legal Allegations

1. Johnson has engaged in fraudulent or dishonest acts or practices, for which she should be disciplined per TEX. INS. CODE § 4005.101(b)(5).
2. Johnson has been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by TEX. OCC. CODE § 53.021 and 28 TEX. ADMIN. CODE § 1.502.

Relief Sought

If these allegations are proved, the Commissioner of Insurance is authorized to revoke the license held by Meagan Lynn Johnson per TEX. INS. CODE §§ 82.051 and 4005.101, TEX. OCC.

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CODE § 53.021, and 28 TEX. ADMIN. CODE § 1.502; additionally, the Commissioner is authorized to impose other disciplinary measures per TEX. INS. CODE §§ 82.052–82.055.

Respectfully Submitted,

/s/ Casey Seeboth

Casey Seeboth
State Bar No. 24070584
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6337 (direct)
(512) 490-1020 (fax)
Casey.Seeboth@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2022-7626

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Casey Seeboth

Bar No. 24070584

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68081938

Status as of 9/9/2022 10:17 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	9/8/2022 4:28:39 PM	SENT

2022-7626

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Casey Seeboth

Bar No. 24070584

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68081938

Status as of 9/9/2022 10:17 AM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Casey Seeboth		Casey.Seeboth@tdi.texas.gov	9/8/2022 4:28:39 PM	SENT
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/8/2022 4:28:39 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/8/2022 4:28:39 PM	SENT

2022-7626

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Mary Ruiz on behalf of Casey Seeboth

Bar No. 24070584

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68340282

Status as of 9/16/2022 2:11 PM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT
Casey Seeboth		Casey.Seeboth@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT
Catarina Tapia		Catarina.Tapia@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT

2022-7626

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Casey Seeboth

Bar No. 24070584

Enforcementgeneral@tdi.texas.gov

Envelope ID: 68340282

Status as of 9/16/2022 2:11 PM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	9/16/2022 1:50:09 PM	SENT

2022-7626



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: 09/16/2022

Shipped From:

Name: MC ENF M RUIZ

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78711

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 0039 3563 37

EXHIBIT

C

seeboth/26738



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC ENF M RUIZ
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 6.900
AUSTIN TX 78711

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 8389 9649 40

seeboth/26738

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

MEAGAN LYNN JOHNSON

BAY CITY, TEXAS 77414

Affix Stamp Here

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

2022-7626

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

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)

