

No. 2023-8287

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

**Date:** 10/12/2023

**Subject Considered:**

Marvette Skinner

[REDACTED]  
Saginaw, Texas 76131-2509

Default Order  
SOAH Docket No. 454-23-25871  
TDI Enforcement File No. 31573

**General remarks and official action taken:**

The subject of this default order is whether a personal lines property and casualty license should be issued to Marvette Skinner (Respondent). Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance (TDI). This order denies Respondent's license application.

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

**Findings of Fact**

Failure to Respond to Notice of Hearing

1. On August 21, 2023, TDI 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. TDI's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. TDI sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED],

# 2023-8287

Commissioner's Order

Marvette Skinner

SOAH Docket No. 454-23-25871

Page 2 of 5

Saginaw, Texas 76131. The Notice of Hearing and Original Petition were also sent by electronic mail.

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, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.051, 4054.051 and 4101.051; 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 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. TDI 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, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. TDI'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.

# 2023-8287

Commissioner's Order

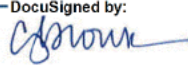
Marvette Skinner

SOAH Docket No. 454-23-25871

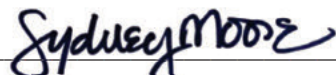
Page 3 of 5

## Order

It is ordered that Marvette Skinner's application is denied. 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:  
  
FC5D7EDDFFB4F8... \_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:

  
\_\_\_\_\_  
Sydney Moore, Staff Attorney  
Enforcement

**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 Marvette Skinner. I have confirmed that:

- a. The last mailing address provided to the department in writing by Marvette Skinner is [REDACTED] Saginaw, Texas 76131.
- b. The file maintained by Enforcement contains a Notice of Hearing and Original Petition dated August 21, 2023, which were filed with the State Office of Administrative Hearings.
- c. On August 21, 2023, the Notice of Hearing and Original Petition addressed to Marvette Skinner were mailed first-class and certified, return receipt requested, to her last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit C and Exhibit D, respectively."

DocuSigned by:  
  
 COC1A4A8F8F4424... \_\_\_\_\_  
 Affiant

# 2023-8287

Commissioner's Order

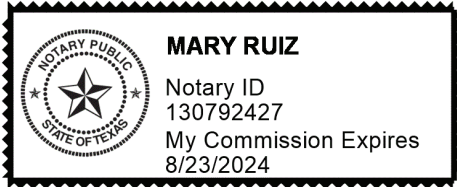
Marvette Skinner

SOAH Docket No. 454-23-25871

Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 10/2/2023. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Mary Ruiz*  
795DC4D59167489...

Notary Public State of Texas

FILED **2023-8287**  
454-23-25871  
8/21/2023 9:45 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Matilda Salas, CLERK

ACCEPTED  
454-23-25871  
8/21/2023 9:53:50 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Matilda Salas, CLERK

**SOAH DOCKET NO. 454-23-25871  
TDI ENFORCEMENT FILE NO. 31573**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

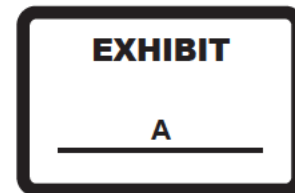
**MARVETTE SKINNER,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**



**NOTICE OF HEARING**

The Texas Department of Insurance seeks to deny your license application. 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 **Wednesday, November 8, 2023, 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 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 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](http://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.**

## 2023-8287

Notice of Hearing

Marvette Skinner

SOAH Docket No. 454-23-25871

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, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, PAYMENT OF RESTITUTION, AND/OR DENIAL OF YOUR LICENSE APPLICATION, 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, PAYMENT OF RESTITUTION, AND/OR DENIAL OF YOUR LICENSE APPLICATION, 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](http://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](mailto:chiefclerk@tdi.texas.gov); and

## 2023-8287

Notice of Hearing

Marvette Skinner

SOAH Docket No. 454-23-25871

Page 3 of 5

- (3) *(by mail, fax, or email)*  
Sydney Moore, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
sydney.moore@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](http://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.**



**2023-8287**

Notice of Hearing

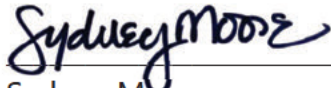
Marvette Skinner

SOAH Docket No. 454-23-25871

Page 4 of 5

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

Respectfully Submitted,



---

Sydney Moore

State Bar No. 24056052

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6339 (Direct)

(512) 490-1020 (Fax)

sydney.moore@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

**2023-8287**

Notice of Hearing

Marvette Skinner

SOAH Docket No. 454-23-25871

Page 5 of 5

**CERTIFICATE OF SERVICE**

I, Sydney Moore, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by regular, first-class mail and by certified mail, return receipt requested, on this 21st day of August, 2023 to:

Marvette Skinner

[REDACTED]

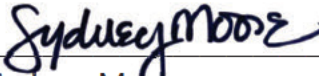
Saginaw, TX 76131

*Respondent Pro Se*

Via CM/RRR No.: 9214 8901 9403 8327 1381 43

Via Email:

[REDACTED]

  
\_\_\_\_\_  
Sydney Moore

**2023-8287**

SOAH DOCKET NO. 454-23-25871

FILED  
454-23-25871  
8/17/2023 11:50 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
April Bermea , CLERK

**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NO. 31573**

ACCEPTED  
454-23-25871  
8/17/2023 1:15:41 pm  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
April Bermea , CLERK

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

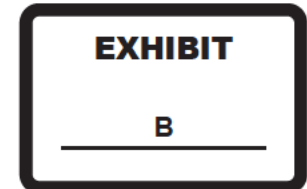
**v.**

**MARVETTE SKINNER,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**



**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance (TDI) seeks to revoke Marvette Skinner’s existing license and to deny her new license application. In support of this petition, the 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, 4001.002, 4005.101, 4005.102, 4051.401 and 4054.051; 28 TEX. ADMIN. CODE § 1.502; TEX. OCC. CODE §§ 53.021-53.023; and TEX. GOV’T CODE §§ 2001.051-2001.178.

**Factual Allegations**

Current License

1. Marvette Skinner (Skinner) holds a personal lines property and casualty license issued by TDI on March 18, 2021.

License Application

2. On January 4, 2023, Skinner applied for a non-resident life agent and general lines license with life, accident, health, and HMO qualification to be issued by TDI.
3. On January 27, 2023, TDI proposed to deny Skinner’s application based on her criminal history. Skinner appealed that decision and made a written request for a hearing on February 24, 2023.

Criminal History

4. On October 4, 2022, Skinner pleaded guilty and was convicted of the felony offense of Wire Fraud in Case No. 1:22-CR-30-TCB filed in the United States District Court, Northern District of Georgia, Atlanta Division. Skinner was sentenced to probation for a term of 3 years with the first 10 months to be served while on home confinement. Skinner was ordered to pay restitution in the amount of \$162,571 as a condition of her probation.

**Legal Allegations**

1. Skinner has been convicted of a felony as contemplated by TEX. INS. CODE § 4005.101(b)(8), 28 TEX. ADMIN. CODE §1.502, and TEX. OCC. CODE § 53.021-53.023.
2. Skinner has been convicted of a felony that directly relates to the duties and responsibilities of the licensed occupation as contemplated in TEX. OCC. CODE § 53.021 and 28 TEX. ADMIN. CODE § 1.502.
3. Skinner has been convicted of an offense for which fraud, dishonesty, or deceit is an essential element as contemplated in TEX. OCC. CODE §§ 53.021-53.023 and TEX. ADMIN. CODE § 1.502(e)(1).
4. Skinner failed to notify TDI of her criminal felony conviction as contemplated by TEX. INS. CODE § 4001.251(a)(2).
5. Skinner has been convicted of a criminal felony involving dishonest or breach of trust, as contemplated in 18 U.S.C. § 1033.
6. Skinner has not obtained the written consent of the commissioner of insurance to engage in the business of insurance following her conviction for a criminal felony involving dishonesty or a breach of trust, as contemplated in 18 U.S.C. § 1033.

**Relief Sought**

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

1. revoking Skinner's license,
2. denying Skinner's license application and
3. imposing any other just and appropriate relief to which TDI may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



---

Sydney Moore  
State Bar No. 24056052  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6339 (Direct)  
(512) 490-1020 (Fax)  
Sydney.moore@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

**2023-8287**

**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 Sydney Moore  
Bar No. 24056052  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 78635633  
Filing Code Description: Request to Docket  
Filing Description: Skinner Request to Docket  
Status as of 8/17/2023 1:18 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	8/17/2023 11:50:41 AM	SENT
Sydney Moore		Sydney.Moore@tdi.texas.gov	8/17/2023 11:50:41 AM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	8/17/2023 11:50:41 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	8/17/2023 11:50:41 AM	SENT
Marvette Skinner		[REDACTED]	8/17/2023 11:50:41 AM	SENT

**2023-8287**

**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 Sydney Moore  
Bar No. 24056052  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 78723476  
Filing Code Description: Notice of Hearing  
Filing Description: NOH\_OP\_31573  
Status as of 8/21/2023 9:54 AM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT
Sydney Moore		Sydney.Moore@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT
Marvette Skinner		[REDACTED]	8/21/2023 9:45:37 AM	SENT
Jodie Delgado		jodie.delgado@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	8/21/2023 9:45:37 AM	SENT





2023-8287

EXHIBIT

D



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: 08/21/2023

Shipped From:

Name: MC ENF D MORENO

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:

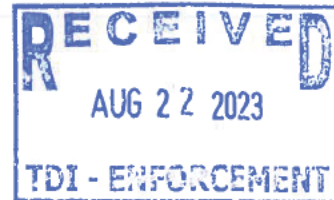
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0046 5554 02



Moore/31573



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC ENF D MORENO  
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 8327 1381 43

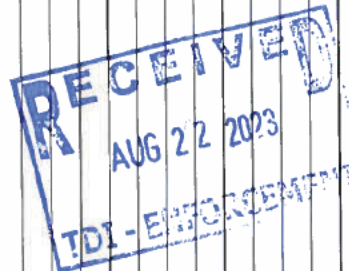
Moore/31573

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

MARVETTE SKINNER  
[REDACTED]  
SAGINAW, TX 76131

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

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
1.11	4.35	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Postmaster, Per (Name of receiving employee)

[Signature]

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.