

No. **3786**

**OFFICIAL ORDER  
of the  
TEXAS COMMISSIONER OF INSURANCE**

**Date:** JAN 21 2015

**Subject Considered:**

ADOLPHUS CHINEDU MBA  
1717 Place One Ln  
Garland, Texas 75042

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 3994

**General remarks and official action taken:**

The commissioner of insurance considers whether disciplinary action should be taken against Adolphus Chinedu Mba.

**Waiver**

Mba acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Mba waives all of these rights in consideration of the entry of this consent order.

**Findings of Fact**

1. Mba, individual identification no. 588024, has held a general lines property and casualty license since June 2, 2004.
2. Between 2011 and 2013, Mba added himself and his wife as named drivers on auto policies for at least three different insureds. In at least one instance, this was done without the insured's knowledge.
3. On January 5, 2013, Karikpo Aabia was in an auto accident involving her 2002 Jaguar.
4. On January 7, 2013, Mba added Aabia and her 2002 Jaguar to an Affirmative Insurance auto policy issued to another client, Jose Berumen. Berumen did not know Aabia and did not request the addition of Aabia to his policy.
5. After Mba added her to Berumen's policy, Aabia submitted a claim to Affirmative Insurance for the January 5, 2013, accident. Affirmative Insurance denied the claim and canceled Mba's appointment.

## Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.052, 84.021-84.022, and 4005.101-4005.102.
2. The commissioner has the authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Mba has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101.

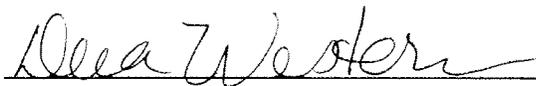
The commissioner orders Adolphus Chinedu Mba to pay a \$2,000 administrative penalty within 30 days of this order. The administrative penalty must be paid by cashier's check or money order payable to the "State of Texas." Mail the administrative penalty to Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.



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David C. Mattax  
Commissioner of Insurance

For the Department:



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Deea Western, Staff Attorney

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Affidavit

STATE OF TEXAS

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COUNTY OF DALLAS.

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

"My name is Adolphus Chinedu Mba. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Adolphus - C. Mba  
Affiant

SWORN TO AND SUBSCRIBED before me on December 23, 2014.

(NOTARY STAMP)

[Signature]  
Signature of Notary Public

