

**4526**

No. \_\_\_\_\_

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

Date: JUN 21 2016

**Subject Considered:**

JOE LOUIS GORDWIN, JR.  
20602 Delta Lake Drive  
Richmond, Texas 77406

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 10239

**General remarks and official action taken:**

The commissioner of insurance considers whether a general lines life, accident, and health license should be issued to Joe Louis Gordwin, Jr.

**WAVIER**

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

**FINDINGS OF FACT**

The commissioner makes the following findings of fact:

1. On July 24, 2015, Gordwin submitted an application for a general lines life, accident, and health license to be issued by the Texas Department of Insurance. The department proposed to deny Gordwin's license application based on his criminal history, and Gordwin made a written request for a hearing.
2. On July 31, 2009, Gordwin was convicted of wire fraud involving a scheme to deprive others of the intangible rights of honest services, a federal felony. The three counts occurred on July 14, 2005, October 7, 2005, and February 7, 2006. Gordwin was sentenced to four years of probation and ordered to pay a \$5,000 fine. Gordwin successfully completed his probation and was discharged one year early on April 19, 2012.
3. Gordwin has cooperated with TDI in its investigation of his criminal background. Gordwin provided mitigating evidence to support his fitness for licensure as follows:

- a. he has paid the fine ordered by his criminal prosecution;
  - b. he has held steady employment during and after his probation;
  - c. he has been employed since May 2015 at World Financial Group, as an independent associate and his two mentors are training him to run an office and to become a producer;
  - d. he has submitted six letters of recommendation, including letters from his current employer and former employer, who are aware of his past conduct and consistently refer to him as honest, hardworking, and loyal;
  - e. his probation officer attested to Gordwin's successful early completion of his probation and that Gordwin had no violations while on probation; and
  - f. he has accepted responsibility and expressed remorse for his criminal conduct.
4. Due to Gordwin's criminal background, the department needs the opportunity to monitor his insurance activities to ensure he demonstrates the ability, capability, and fitness required to perform and discharge the responsibilities of a licensed insurance agent.

### CONCLUSIONS OF LAW

The commissioner makes the following conclusions of law:

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4005.101, 4005.102, and 4054.051; TEX. GOV'T CODE §§ 2001.051-2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, 28 TEX. ADMIN. CODE § 1.47, and TEX. INS. CODE § 82.055.
3. Gordwin committed an act for which the department may deny a license under TEX. INS. CODE §§ 4001.105 and 4005.101(b)(8).
4. Pursuant to 28 TEX. ADMIN. CODE § 1.502(f), the commissioner has determined that the factors in TEX. OCC. CODE §§ 53.022-53.023 outweigh the serious nature of Gordwin's criminal conviction.
5. The commissioner is an insurance regulatory official authorized to regulate Gordwin's activities in the business of insurance. The commissioner has primary jurisdiction to grant Gordwin written consent to engage or participate in the business of insurance, pursuant to 18 U.S.C. §1033.

The commissioner of insurance orders that a general lines life, accident, and health license is granted to Joe Louis Gordwin, Jr. The commissioner further orders that the general lines life, accident, and health license is suspended for five years, probated.

Beginning from the date of this order and continuing through the probation period, Gordwin must provide written notice of his criminal record to any appointing company, agency, or sponsor. Gordwin must provide the department with a copy of the notification within 30 days of

## COMMISSIONER'S ORDER

Joe Louis Gordwin Jr.

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the appointment or sponsorship by sending it to the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104.

Beginning from the date of this order and continuing through the probation period, Gordwin must file a written report, on or before the 15th day of each month, with the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104. The reports must include the following information:

- a. Gordwin's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Gordwin's employer, and if Gordwin is self-employed, a statement that he is self-employed and the name, mailing address, and telephone number of his business;
- c. the name and address of any insurer which has appointed Gordwin as a general lines life, accident, and health agent;
- d. the name and address of any insurer which has canceled Gordwin's appointment as a general lines life, accident, and health agent;
- e. a copy of any and all contracts Gordwin has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Gordwin must notify the department immediately of the following:

- a. any charges or indictments filed against him for a misdemeanor or felony during the period he is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against him including formal and informal actions;
- c. any change in his employment or his residence; and
- d. any complaint made against Gordwin concerning his performance as a general lines life, accident, and health agent, as well as a written explanation detailing the steps taken to resolve it.

The commissioner grants written consent, as contemplated by 18 U.S.C. § 1033(e)(2), for Gordwin to perform the acts of a general lines life, accident, and health agent with respect to persons who are domiciled in and risks and subjects of insurance that are resident, located, or to be performed in Texas. This written consent will remain in effect for as long as Gordwin renews his general lines life, accident, and health license. This written consent terminates immediately if any insurance license or authorization held by Gordwin is suspended or revoked.



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David C. Mattax  
Commissioner of Insurance

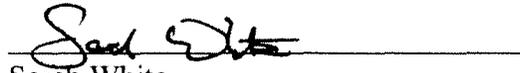
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APPROVED AS TO FORM AND CONTENT:

A handwritten signature in black ink, appearing to read "Sarah White", is written over a horizontal line.

Sarah White

Staff Attorney

Compliance Division, Enforcement Section

Texas Department of Insurance

Affidavit

STATE OF TEXAS §  
COUNTY OF Fort Bend §  
§

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

“My name is Joe Louis Gordwin Jr. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

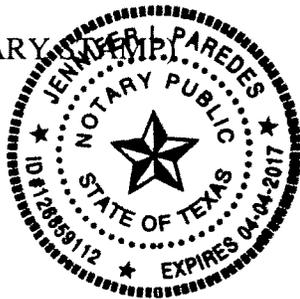
I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

I have knowingly and voluntarily entered into this 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.”

Joe Louis Gordwin Jr.  
Affiant

SWORN TO AND SUBSCRIBED before me on this 31 day of May 2016, 2016.

(NOTARY



[Signature]  
Signature of Notary of Public