

No. 2017 - 4958

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

Date: FEB 23 2017

Subject Considered:

LAURA LYNN CISNEROS
3405 Pine St
Laredo, Texas 78046

DEFAULT ORDER
SOAH DOCKET NO. 454-17-1969.C
TDI ENFORCEMENT FILE NO. 10729

General remarks and official action taken:

The commissioner of insurance considers disciplinary action against Laura Lynn Cisneros.

FINDINGS OF FACT

The commissioner makes the following findings of fact:

1. Laura Lynn Cisneros, individual identification no. 1265195, holds a general lines agent license with a life, accident, and health qualification issued by the Texas Department of Insurance on February 24, 2004.
2. On January 6, 2017, the department sent a notice of hearing to Cisneros' last known address provided in writing to the department, 3405 Pine Street, Laredo, Texas 78046.
3. Cisneros failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed.
4. Cisneros was previously appointed to act as an agent on behalf of American National Insurance Company (ANICO). On or about April 3, 2015, Cisneros reported to ANICO that her car had been burglarized and a purse containing the premiums she collected from policyholders had been stolen. ANICO determined that those premiums totaled \$2,522.32.
5. On April 7, 2015, Cisneros failed to return to work or return telephone calls from ANICO, and the company cancelled her appointment, effective April 6, 2015.

6. On June 5, 2015, the department received notice from ANICO that it had cancelled Cisneros' appointment because of the shortages in her accounts.
7. A subsequent audit of Cisneros' accounts by ANICO found a shortage of \$3,044.03 between the total premiums she collected and the amount she remitted to the company.
8. As of November 8, 2016, Cisneros had not remitted any of the shortage to ANICO.
9. On June 25, 2015, the department requested that Cisneros furnish certain information related to the allegations against her not later than the 15th day after she received the request. She failed to respond to the department's request.
10. On August 5, 2015, the department again requested that Cisneros furnish certain information related to the allegations against her not later than the 15th day after she received the request. She again failed to respond to the department's request.

CONCLUSIONS OF LAW

The commissioner makes the following conclusions of law:

1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.051, and TEX. GOV'T CODE §§ 2001.051- 2001.178.
2. TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89 give the commissioner authority to dispose of this case informally.
3. Based on 28 TEX. ADMIN. CODE § 19.906, Cisneros' last known address is presumed to be 3405 Pine Street, Laredo, Texas 78046.
4. The department sent a notice of hearing to Cisneros' last known address, as required by 28 TEX. ADMIN. CODE §§ 1.28(c) and 1.88(c), 1 TEX. ADMIN. CODE § 155.401, and TEX. GOV'T CODE Ch. 2001.
5. The allegations in the notice of hearing, set out herein as findings of fact nos. 1 and 4-10, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Cisneros engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
7. Cisneros misappropriated, converted to her own use, or illegally withheld money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4)(A).
8. Cisneros failed to respond to multiple department inquiries in writing not later than the 15th day after the date each inquiry was received, in violation of TEX. INS. CODE § 38.001.

2017- 4958

COMMISSIONER'S ORDER

Laura Lynn Cisneros

Page 3 of 4

The commissioner of insurance revokes Laura Lynn Cisneros' general lines agent license with a life, accident, and health qualification.



David C. Mattax
Commissioner of Insurance

~~By: Kevin Brady, Deputy Commissioner~~
Delegation Order 4506

