

No. 2017- 5117

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

**Date:** JUN 22 2017

**Subject Considered:**

DENNIS CARDENIO PINIONES  
13702 Tonnochy Court  
Houston, Texas 77083

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 11978

**General remarks and official action taken:**

This order is in consideration of whether disciplinary action should be taken against Dennis Cardenio Piniones.

**WAIVER**

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

**FINDINGS OF FACT**

The findings of fact are as follows:

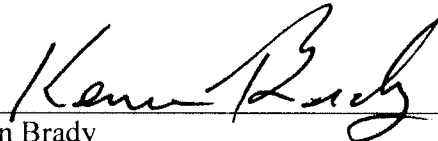
1. Dennis Cardenio Piniones, individual identification no. 354387, holds a general lines agent license with a life, accident, and health qualification and a property and casualty qualification, originally issued by the Texas Department of Insurance on January 9, 2001.
2. Piniones was appointed by Farmers Insurance from March 2001, through September 2016.
3. According to Farmers' records, for approximately three years Piniones misrepresented garaging addresses on numerous policies resulting in unwarranted reductions in premium amounts.
4. Piniones has cooperated fully with the department's investigation and agrees to comply with all insurance laws in the future.

**CONCLUSIONS OF LAW**

The conclusions of law are as follows:

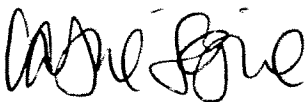
1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.001-82.056, 84.021-84.022, 4005.101, 4005.102, 4051.051, and 4054.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 36.104 and 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Piniones willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1), as contemplated by TEX. INS. CODE § 4005.102.
4. Piniones misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4).

It is ordered that Dennis Cardenio Piniones pay a \$3,000 administrative penalty within 30 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, TX 78714-9104.



Kevin Brady  
Deputy Commissioner For Agency Affairs  
Texas Department of Insurance  
Delegation Order 4506

APPROVED AS TO FORM AND CONTENT:



Cassie Tigue, Staff Attorney  
Enforcement Section  
Texas Department of Insurance

2017- 5117

COMMISSIONER'S ORDER  
Dennis Cardenio Piniones  
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Affidavit

STATE OF TEXAS

§  
§  
§

COUNTY OF HARRIS

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

"My name is Dennis Cardenio Piniones. 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.

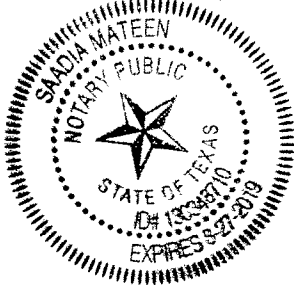
I have knowingly and voluntarily entered into this consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the State of Texas."

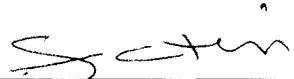
  
DENNIS C. PINIONES

Affiant

SWORN TO AND SUBSCRIBED before me on this 12<sup>th</sup> day of June 2017,  
2017.

(NOTARY STAMP)



  
Signature of Notary Public