

No. 2021-6843

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

Date: 05/25/2021

Subject Considered:

Laura Leann Cox
[REDACTED]
Lewisville, Texas 78122

Consent Order
TDI Enforcement File No. 26131

General remarks and official action taken:

This is a consent order with Laura Leann Cox (Cox). The department alleges that Cox engaged in fraudulent and dishonest acts. The department suspends Cox's general lines life, accident, health, and HMO, and property and casualty agent licenses for one year. The suspension is probated pursuant to the terms and conditions stated in this order.

Waiver

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

Findings of Fact

Licensure

1. Cox, individual identification number 120027, was issued a general lines agent license with life, accident, health, and HMO qualification on February 25, 1997, and a property and casualty qualification on March 6, 2002.

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Agent Misconduct

2. Cox was employed by the Donegan Insurance Agency, Inc. located at [REDACTED], Seguin, Texas 78155.
3. Cox was contacted by a potential new client for insurance coverage on his hotel property. After meeting with the client, Cox altered a loss run report that was provided by the client and then caused it to be submitted to an insurance company for a quote.
4. Cox ended up not representing this client and no insurance was placed based on the altered loss run report.
5. There was no consumer harm and no monetary loss to consumer or insurance company based on Cox's conduct; however, she was terminated from her employment at Donegan Insurance Agency, Inc.
6. Cox was cooperative and responsive to the department during its investigation.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051 – 82.055, 84.021 – 84.044, 4051.051 and 4054.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Cox has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Cox violated TEX. INS. CODE § 4005.101(b)(5) by engaging in fraudulent dishonest acts or practices.

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Order

It is ordered that Laura Leann Cox's general lines life, accident, and health and property and casualty licenses are suspended for one year. The suspension is probated pursuant to the terms and conditions stated in this order.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Cox, those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated, and the same terms and conditions stated in this order will apply.

Beginning from the date of this order and continuing through the probation period, Cox must file a written report, on or before the 15th day of each month on a quarterly basis for the months of March, June, September, and December with the Texas Department of Insurance by emailing it to EnforcementReports@tdi.texas.gov. The reports must include the following information:

- a. Cox's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Cox's employer, and if Cox is self-employed, a statement that she is self-employed and the name, mailing address, and telephone number of her business;
 - a. If Cox is self-employed, a list of the name, mailing address, and telephone number of every employee working for her or her business;
- c. the name and address of any insurer which has appointed Cox as an agent;
- d. the name and address of any insurer which has canceled Cox's appointment as an agent; and
- e. a copy of any and all contracts Cox has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Cox must notify the department immediately of the following by emailing EnforcementReports@tdi.texas.gov:

- a. any charges or indictments filed against her for a misdemeanor or felony during the period she is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against her including formal and informal actions;

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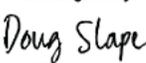
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- c. any change in her employment or her residence; and
- d. any complaint made against Cox concerning her performance as an agent, as well as a written explanation detailing the steps taken to resolve it.

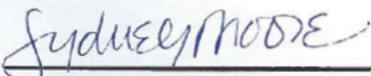
Commissioner of Insurance

DocuSigned by:

By: C77A87C8C21B435...
Doug Slape
Chief Deputy Commissioner
TEX. GOV'T CODE § 601.002
Commissioner's Order No. 2018-5528

Recommended and reviewed by:

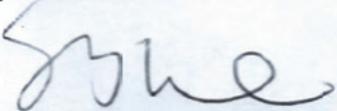


Leah Gillum, Deputy Commissioner
Enforcement Division



Sydney Moore, Staff Attorney
Enforcement Division

Approved as to form and content:



Sue Berkel
Attorney for Laura Leann Cox

Affidavit

STATE OF Texas §

COUNTY OF Kendall §

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

"My name is Laura Leann Cox. 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.

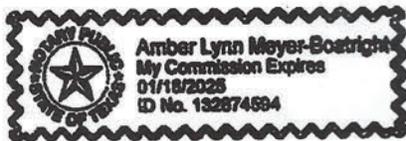
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Laura Leann Cox

Affiant

SWORN TO AND SUBSCRIBED before me on May 17, 2021.

(NOTARY SEAL)



Amber M Boatright
Signature of Notary Public

Amber M. Boatright
Printed Name of Notary Public