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- Conclusion of Law No. 6: The Department met its burden of proof in establishing Respondent violated Texas Insurance Code §§ 4102.104, .156 ~~or~~ and 28 Texas Administrative Code § 19.713(b)(6), (7).
- Conclusion of Law No. 8: Respondent has engaged in fraudulent or dishonest acts or practices in violation of Texas Insurance Code section 4005.101(b)(5).

The Respondent's exceptions are not adopted.

ALJ Signature:



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Rachelle Nicolette Robles

Presiding Administrative Law Judge

CC: Service List