Official Order of the Texas Commissioner of Insurance

Date: 2/16/2024

Subject Considered:

Blan<u>ca Estela Rodrig</u>uez

Eagle Pass, Texas 78852

Consent Order SOAH Docket No. 454-23-24815 TDI Enforcement File No. 31333

General remarks and official action taken:

This is a consent order with Blanca Estela Rodriguez (Rodriguez). Rodriguez improperly listed customers as homeowners and submitted proof of homeownership documentation for customers that did not own a home. Rodriguez has agreed to an administrative penalty of \$750.

Waiver

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

Findings of Fact

1. Rodriguez, individual identification number 2289507, holds a general lines agent license with a property and casualty qualification issued by TDI on December 29, 2020.

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- 2. Rodriguez improperly listed customers as homeowners and provided proof of homeownership that did not belong to the named insureds, providing them with a more favorable premium than what they were entitled to receive.
- 3. Rodriguez represents that she never intentionally misrepresented customers as homeowners. She further represents that she was taught to look up customer's names in the Maverick County Appraisal District website to confirm that they were homeowners based on the name of the customer.

Conclusions of Law

- 1. The commissioner has jurisdiction over this matter under Tex. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 4051.051.
- 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. Rodriguez has knowingly and voluntarily waived all procedural rights to which she 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. Rodriguez engaged in fraudulent and dishonest acts or practices, as contemplated by Tex. Ins. Code § 4005.101(b)(5).

Order

It is ordered that Rodriguez pay an administrative penalty of \$750 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum, Deputy Commissioner Fraud and Enforcement Division

1. Hickman

Latoya Hickman, Staff Attorney Enforcement

Approved as to form and content:

Edgar H. Juarez

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Affidavit

COUNTY OF Movenick 5

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

"My name is Blanca Estela Rodrigeuz. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

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."

Affiant

SWORN TO AND SUBSCRIBED before me on January 22, 2024.

(NOTARY SEAL)

Signature of Notary Public

Printed Name of Notary Public

SONIA HERNANDEZ
My Notary ID # 131728004
Expires October 12, 2026