

No. **2024-8829**

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

Date: 9/17/2024

Subject Considered:

Renny Paredes
Altamonte Springs, Florida

Consent Order
TDI Enforcement File No. 32607

General remarks and official action taken:

This is a consent order with Renny Paredes (Paredes). Paredes submitted applications through the federal Affordable Care Act Health Insurance Marketplace without the insured's knowledge or consent. Paredes has agreed to an administrative penalty of \$3,000.

Waiver

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

Findings of Fact

1. Paredes holds a general lines agent license with life, accident, health, and HMO qualification issued by the Texas Department of Insurance (TDI) on March 4, 2022.
2. Paredes submitted health insurance applications through the federal Affordable Care Act Health Insurance Marketplace without the consent or knowledge of the 11 different insureds.

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Commissioner's Order

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3. Paredes represents that he received documentation from a lead generating company purporting to provide each individual's authorization to submit the applications. However, Paredes failed to confirm directly with the individuals that he had authorization to submit the applications.
4. TDI is not aware of any direct consumer harm, however, it is possible the individuals could have federal income tax impacts.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 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. Paredes 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. Paredes engaged in fraudulent or dishonest acts or practices, as contemplated in TEX. INS. CODE § 4005.101(b)(5) by submitting unauthorized insurance applications.

Order

It is ordered that Renny Paredes pay an administrative penalty of \$3,000 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.

Signed by:

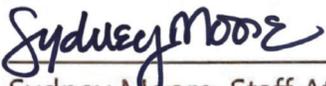
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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sydney Moore, Staff Attorney
Enforcement

Approved as to form and content:



Rodney Montes
Attorney for Renny Paredes

