

No. **2024-8839**

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

Date: 9/19/2024

Subject Considered:

Debbie R Larez Garanton
Katy, TX

Consent Order
TDI Enforcement File No. 33654

General remarks and official action taken:

This is a consent order with Debbie R Larez Garanton (Garanton). Garanton submitted altered or manipulated proof of prior insurance documentation to obtain unwarranted discounts on policies. This order assesses a \$2,000 penalty.

Waiver

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

Findings of Fact

1. Garanton, individual identification number 2167680, was issued a general lines agent license with a property and casualty qualification on February 5, 2020, and a life, accident, health, and HMO qualification on February 17, 2022.
2. Garanton is the owner, designated responsible licensing person, and only managing member of Debbie Larez Insurance and Services LLC.

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3. Between December 2022 and May 2023, Garanton's agency submitted manipulated or altered proof of prior insurance documentation for multiple auto policies to Farmers Insurance (Farmers) which resulted in insureds receiving unwarranted discounts on their policies.
4. During a review of Garanton's policies, Farmers identified additional policies that had DocuSign concerns and possible unqualified discounts being added to the policy.
5. Garanton represents she was unaware that manipulated or altered proof of prior insurance documents had been uploaded. Garanton represents that a former employee was responsible for obtaining and uploading the documents, and the employee is no longer working at her agency. Garanton represents that she will ensure new employees are properly trained.
6. Garanton was later able to submit valid proof of prior insurance for seven of the policies in question.

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. Garanton 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. Garanton violated TEX. INS. CODE § 4005.101(b)(5) by submitting altered or manipulated proof of prior insurance documents.

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Order

It is ordered that Debbie R Larez Garanton pay an administrative penalty of \$2,000 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:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

/s/Erik Huhn

Erik Huhn, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §

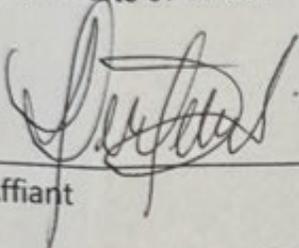
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COUNTY OF _____ §

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

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

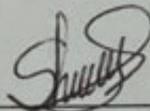
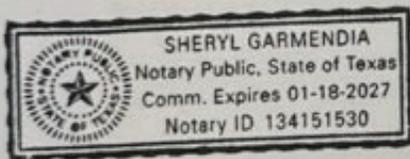
I have knowingly and voluntarily entered into the foregoing consent order and agree with
and consents to the issuance and service of the same by the commissioner of insurance
of the state of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on _____, 202__.

(NOTARY SEAL)



Signature of Notary Public

Sheryl Garmendia

Printed Name of Notary Public