

No. **2025-9295**

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

Date: 05-14-2025

Subject Considered:

Daniel Gregory Ross
Mansfield, Texas 76063-6848

CJ Agency Corporation
11884 Greenville Ave., Suite A 101
Dallas, Texas 75243

Consent Order
TDI Enforcement File Nos. 33554 and 35723

General remarks and official action taken:

This is a consent order with Daniel Gregory Ross (Ross) and CJ Agency Corporation (CJ Agency). Ross failed to notify the Texas Department of Insurance (TDI) of administrative actions taken against him by other state insurance regulators, and failed to disclose administrative actions in both his license renewal application and in his agency application submitted to TDI for CJ Agency. Ross and CJ Agency agree to a two-year suspended probated license and a \$5,000 administrative penalty.

Waiver

Ross and CJ Agency acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Ross and CJ Agency waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

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Findings of Fact

1. Ross, individual identification number 669660, holds a general lines agent license with a qualification in life, accident, health, & HMO issued on January 13, 2009, and a property and casualty qualification issued on May 27, 2010.
2. CJ Agency, firm identification number 196197, holds a general lines agency license with a qualification in property and casualty issued on October 24, 2022. Ross is the sole owner of CJ Agency.

Other States Administrative Actions

3. On October 19, 2020, the Louisiana Department of Insurance (LDI) issued an administrative order against Ross and his formerly licensed Louisiana agency (Louisiana agency), suspending their licenses and ordering them to cease and desist from the business of insurance in Louisiana. Ross and his Louisiana agency appealed this order and entered into a stipulated agreement with LDI on January 29, 2021, in which Ross and his former agency surrendered their Louisiana licenses and were barred from reapplying for 18 months.
4. On September 26, 2022, LDI secured a temporary restraining order, in the 19th Judicial District Court of Louisiana, prohibiting Ross and his Louisiana agency from engaging in the business of insurance in Louisiana and from disposing of or encumbering any funds as a result of unauthorized insurance operation in the state.
5. On May 23, 2024, Ross entered into a voluntary settlement agreement with the North Carolina Department of Insurance (NCDI) stipulating Ross's failure to notify NCDI of the administrative actions against him. The agreement included a civil penalty and issued notice of possible reporting requirements to other state regulators.

Failure to Report and Failure to Disclose Administrative Actions

6. Ross failed to report the LDI and NCDI administrative actions against him to TDI.
7. On October 31, 2022, Ross submitted a license renewal application in which he indicated that he had not been named or involved in an administrative proceeding regarding any professional or occupational license. The license renewal was granted based on the information provided in the application.

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8. On October 14, 2022, CJ Agency submitted an agency license application indicating that no owner of the business had ever been named or involved as a party in an administrative proceeding, including any professional or occupational license. The agency license was granted based on the information provided in the application.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.051, 4005.051, 4054.051, and 4005.101.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Ross and CJ Agency have knowingly and voluntarily waived all procedural rights to which they 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. Ross and CJ Agency obtained a license by misrepresentation in violation of TEX. INS. CODE § 4005.101(b)(3).
5. Ross failed to notify TDI of administrative actions taken against him within 30 days, in violation of TEX. INS. CODE § 4001.252(3).

Order

It is ordered that all licenses held by Ross and CJ Agency are suspended for two years. The suspensions are probated pursuant to the terms and conditions stated in this order.

If, during the probation period imposed by this order, TDI issues any additional licenses or authorizations to Ross or CJ Agency, 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, Ross and CJ Agency must file a written report, on or before the 15th day of each month on a quarterly basis for the third, sixth, ninth, and twelfth month following the date of entry of

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this order with TDI by emailing it to EnforcementReports@tdi.texas.gov. The reports must include the following information:

- a. for each employee or individual working for or on behalf of Ross or CJ Agency within the prior quarter, a brief description of that person's duties, and the person's license number, if applicable;
- b. the name, address, and contact number of any insurer which has newly appointed Ross or CJ Agency within the prior quarter;
- c. the name, address, and contact number of any insurer which has canceled Ross or CJ Agency's appointment, and a brief description of the reason for that cancellation, if known; and
- d. a copy of the initial pleading for any suit brought against Ross or CJ Agency in which the allegations involve Ross or CJ Agency's actions as an insurance professional.

Ross and CJ Agency must notify TDI immediately of the following by emailing EnforcementReports@tdi.texas.gov:

- a. any state or regulatory actions taken against Ross or CJ Agency, including formal and informal actions;
- b. any changes in CJ Agency's ownership or status to conduct business in accordance with the Texas Secretary of State.
- c. any charges filed against Ross for a misdemeanor or felony during the period Ross is required to file reports, excluding traffic offenses and Class C misdemeanors;
- d. any written or electronic complaint made by customers or associates against Ross and CJ Agency, its employees, agents, or other persons working on its behalf concerning the business of insurance.

Ross and CJ Agency must provide a copy of the complaint and any documents related to and responsive to the complaint, as well as provide TDI with a written explanation detailing the steps Ross and CJ Agency has taken to resolve the complaint.

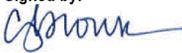
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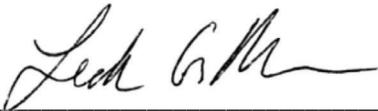
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It is further ordered that Daniel Gregory Ross and CJ Agency Corporation pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

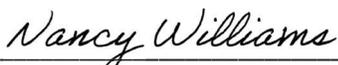
Signed by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



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