

No. 2025-9356

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

Date: 06/18/2025

Subject Considered:

Jennifer Hoai Nguyen and GWJN Agency, Inc.
101 Southwestern Blvd, Suite 111
Sugar Land, Texas 77478-3548

Default Order
TDI Enforcement File Nos. 30156 & 35968

General remarks and official action taken:

This is a default order taken against Jennifer Hoai Nguyen and GWJN Agency, Inc. (Respondents) because Respondents engaged in fraudulent and dishonest practices. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondents' licenses, orders Respondents to cease and desist from engaging in the business of insurance, and orders Respondents to pay restitution and an administrative penalty.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Allegations

1. On November 5, 2024, the department sent a Notice of Allegations, attached as Exhibit A, to Respondents.
2. The department sent the Notice of Allegations to Respondents' last known address provided in writing to the department, [REDACTED], Sugar Land, Texas 77478-3548.

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3. Respondents received and waived an opportunity for a hearing because Respondents failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 81.001, 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.051, 4054.051, and 4101.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondents under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28, 1.47, and 19.906.
4. Based on Respondents' failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondents failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

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Order

It is ordered that any licenses held by Jennifer Hoai Nguyen and GWJN Agency, Inc. are revoked.

It is ordered that Jennifer Hoai Nguyen and GWJN Agency, Inc. cease and desist from engaging in the business of insurance.

It is ordered that Jennifer Hoai Nguyen and GWJN Agency, Inc. pay, jointly and severally, restitution to Allstate Insurance Company in the amount of \$1,901.50. The restitution must be paid by cashier's check or money order within 30 days of the date of this order. Written confirmation of payment must be provided to the department within 30 days of the date of this order by emailing it to EnforcementReports@tdi.texas.gov.

It is ordered that Jennifer Hoai Nguyen and GWJN Agency, Inc. pay, jointly and severally, an administrative penalty of \$2,000. The administrative penalty must be paid within 30 days of 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.

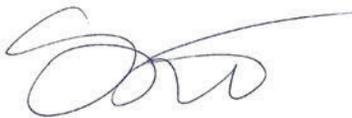
A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FC5D7EDDFFB4F8

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Stephanie Daniels, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

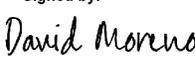
Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Jennifer Hoai Nguyen and GWJN Agency, Inc. I have confirmed that:

- a. The last mailing address provided to the department in writing by Jennifer Hoai Nguyen and GWJN Agency, Inc. is [REDACTED], Sugar Land, Texas 77478-3548.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 5, 2024, which was sent to Jennifer Hoai Nguyen and GWJN Agency, Inc.
- c. On November 5, 2024, the Notice of Allegations addressed to Jennifer Hoai Nguyen and GWJN Agency, Inc. was mailed first-class and certified, return receipt requested, to the last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

9A975BA6044C42A...
Affidavit

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/17/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

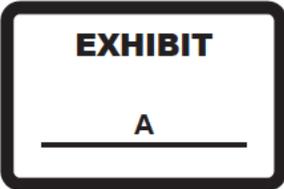
DocuSigned by:
Roxanne Rodriguez
C3FD016A04434A6...

Notary Public State of Texas

2025-9356



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



November 5, 2024

Jennifer Hoai Nguyen and
GWJN Agency, Inc.

[REDACTED]
Sugar Land, Texas 77478-3548

Via CM/RRR No.9214890194038386715071

Via Email: [REDACTED]

**TDI ENFORCEMENT CASE NOS. 30156 & 35968
NOTICE OF ALLEGATIONS AGAINST JENNIFER HOAI NGUYEN AND GWJN
AGENCY, INC.**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Stephanie Daniels, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Stephanie.Daniels@tdi.texas.gov

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 81.001, 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, 4051.051, and 4054.051, and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. Jennifer Hoai Nguyen (Nguyen), individual identification number 15630639, holds a general lines agent license with a property and casualty qualification and a life, accident, and health qualification, originally issued by the department on January 13, 2010.
2. GWJN Agency, Inc. (Agency), firm identification number 101611, holds a general lines agency license with a property and casualty qualification and a life, accident, and health qualification, originally issued by the department on February 24, 2015.
3. Nguyen is the President and Designated Responsible Licensed Person of Agency.

Agent Misconduct

3. From January 2017 to August 2020, Nguyen was appointed with Allstate Insurance Company (Allstate). During that time, Nguyen falsified proof of homeownership on seven auto policies to provide customers with discounts to which they would otherwise not have been entitled to receive. Allstate subsequently cancelled Nguyen's appointment due to her misconduct. Allstate's financial loss due to the fraudulent discount given is \$1,901.50.
4. From October 2020 to June 2022, Nguyen was appointed with Farmers Insurance Company (Farmers). During that time, Nguyen falsified auto policies by listing the insureds as married on 10 policies when they should have been listed as single. Farmers subsequently cancelled Nguyen's appointment due to her misconduct.

Legal Allegations

1. Nguyen has committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.

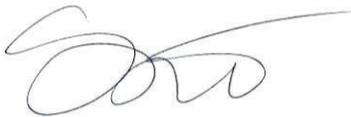
2. Nguyen has willfully violated an insurance law of this state pursuant to TEX. INS. CODE § 4005.101(b)(1).
3. Nguyen has engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of your and your agency's licenses;
2. an order mandating you and your agency cease and desist from certain activity or conduct;
3. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
4. restitution to any victim under TEX. INS. CODE § 82.053; and
5. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



Stephanie Daniels
State Bar No. 24107343
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6334 (Direct)
(512) 490-1020 (Fax)
Stephanie.Daniels@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Ginger Loeffler, Litigation Director, Enforcement, MC: ENF
Administrative Review, MC: CO-AAL

CERTIFICATE OF SERVICE

I, Stephanie Daniels, certify that a true and correct copy of this *Notice of Allegations Against Jennifer Hoai Nguyen and GWJN Agency, Inc.* was sent by the following methods on this 5th day of November, 2024 to:

Jennifer Hoai Nguyen and
GWJN Agency, Inc.



Sugar Land, Texas 77478-3548

Via CM/RRR No.: 9214890194038386715071

Via First Class Mail

Via Email: 

A handwritten signature in black ink, appearing to read 'Stephanie Daniels', written over a horizontal line.

Stephanie Daniels

Shipment Confirmation
Acceptance Notice



A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, must match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 11/05/2024

Shipped From:

Name: ENF R RODRIGUEZ

Address: 1601 CONGRESS AVE

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0056 8193 65

Daniels/ 30156, 35968



Firm Mailing Book For Accountable Mail

2025-9356

Name and Address of Sender

ENF R. RODRIGUEZ
1601 CONGRESS AVE
STE 6.900
AUSTIN TX 78701

Affix Stamp Here
(for additional copies of this receipt).
Postmark with Date of Receipt.

Check type of mail or service

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted Delivery
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- Priority Mail Express
- Registered Mail
- Return Receipt for Merchandise
- Signature Confirmation
- Signature Confirmation Restricted Delivery

USPS Tracking/Article Number

1. 9214 8901 9403 8386 7150 71

Daniels/30156, 35968

Addressee (Name, Street, City, State, & ZIP Code™)

JENNIFER HOAI NGUYEN
GWJN AGENCY, INC.
SUGAR LAND, TEXAS 77478-3548

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.69	4.85	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED
NOV 06 2024
TDI - ENFORCEMENT



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)
Complete in Ink