

No. **2026-10089**

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

Date: 08/26/2026

Subject Considered:

Dean Farrell Morgan
Grapevine, Texas

America's Commercial Insurance Agency
[REDACTED]
Dallas, Texas 75252

Healthcare SMC
17304 Preston Road
Dallas, Texas 75252

Default Order
SOAH Docket No. 454-26-10386
TDI Enforcement File Nos. 32706, 38311, and 38312

General remarks and official action taken:

This is a default order taken against Dean Farrell Morgan (Morgan), America's Commercial Insurance Agency (ACIA), and Healthcare SMC (collectively Respondents) for engaging in the unauthorized business of insurance and engaging in unfair methods of competition or unfair or deceptive acts or practices. Respondents did not appear at the hearing on the merits. This order requires Respondents to cease and desist from engaging in the business of insurance.

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

Findings of Fact

Failure to Appear at Hearing on the Merits

1. On January 28, 2026, the Texas Department of Insurance (TDI) filed a Notice of Hearing, together with a previously filed Original Petition and Scheduling Order, with the State Office of Administrative Hearings, which was admitted as Exhibit 1 at the hearing on the merits.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. The department sent the Notice of Hearing, Original Petition, and Scheduling Order together to Morgan's last known address provided in writing to the department, [REDACTED], Grapevine, Texas 76051. The Notice of Hearing, Original Petition, and Scheduling Order were also sent to multiple electronic mail addresses and an additional address associated with Morgan: [REDACTED], Dallas, Texas 75252.
4. The department sent the Notice of Hearing, Original Petition, and Scheduling Order together to ACIA's last known address, [REDACTED], Dallas, Texas 75252. The Notice of Hearing, Original Petition, and Scheduling Order were also sent to multiple electronic mail addresses associated with ACIA's owner, Morgan.
5. The department sent the Notice of Hearing, Original Petition, and Scheduling Order together to Healthcare SMC's owner, Morgan's last known address provided in writing to the department, [REDACTED], Grapevine, Texas 76051. Although the Notice of Hearing, Original Petition, and Scheduling Order were sent to the last known address provided in writing to the department of Healthcare SMC's owner, Morgan, instead of the additional address on file for Healthcare SMC, 17304 Preston Road, Dallas, Texas 75252, Morgan acknowledged his ownership and receipt on behalf of Healthcare SMC in his email communications with the department, which were submitted as Exhibits 2 and 18 at the hearing on the merits.

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6. The Notice of Hearing, Original Petition, and Scheduling Order were also sent to multiple electronic mail addresses and an additional address associated with Healthcare SMC's owner: [REDACTED], Dallas, Texas 75252.
7. Morgan responded to the department's Notice of Allegations and other emails related to the administrative action. During the hearing, the department submitted TDI Exhibits 1-4 and 18 to show Morgan, the owner of ACIA and Healthcare SMC, received notice of the administrative action.
8. After being properly served the notice of the date, time and location of the hearing on the merits, Respondents failed to appear for the hearing on July 30, 2026, and the State Office of Administrative Hearings (SOAH) has remanded this matter to the commissioner for informal disposition by default, as shown in the record in SOAH Docket No. 454-26-10386. A copy of *Order No. 4 Default Dismissal Order* is attached as Exhibit A.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 101.001, 101.051, 101.102, 101.103, 101.105, 101.151, 101.201, 562.051, 562.052, 562.053, 562.054, 562.101, 562.103, 562.104, 562.151, 562.157, 562.158, 4001.002, 4001.201, 4001.253, 4005.052, 4005.053, 4005.101, 4005.102, 4005.105, 4051.051, 4153.051, 4153.151, 7001.004, and 7001.009; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. Based on Respondents failure to appear in person or by legal representative at the hearing, the commissioner has authority to informally dispose of this case by default under TEX. GOV'T CODE §§ 2001.056(4) and 2001.058(d-1), and TEX. INS. CODE § 82.055.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054; TEX. INS. CODE § 4001.252(a)(1); and, 28 TEX. ADMIN. CODE §§ 1.1302, 1.28 and 19.906.
4. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and were deemed admitted as true by SOAH under 1 TEX. ADMIN. CODE § 155.501(d)(1).

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Order

It is ordered that Dean Farrell Morgan, America's Commercial Insurance Agency, and Healthcare SMC cease and desist from engaging in the business of insurance. 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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:

Stephanie Andrews

Stephanie Andrews, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Daniel Mireles 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 Dean Farrell Morgan, America's Commercial Insurance Agency, and Healthcare SMC. I have confirmed that:

- a. The last mailing address provided to the department in writing by Dean Farrell Morgan is [REDACTED], Grapevine, Texas 76051.
- b. The file maintained by Enforcement contains a Notice of Hearing and an Original Petition which were filed together with the State Office of Administrative Hearings on January 28, 2026.
- c. On January 28, 2026, the Notice of Hearing, Original Petition, and Scheduling Order, were addressed to Dean Farrell Morgan and mailed certified, return receipt requested to Morgan's last known address provided in writing to the department, [REDACTED], Grapevine, Texas 76051. The Notice of Hearing, Original Petition, and Scheduling Order were also sent by electronic mail to: info@healthcaresmc.com and amerciascommercialagency@gmail.com. Additionally, copies were sent to an additional address associated with Morgan: [REDACTED], Dallas, Texas 75252.
- d. On January 28, 2026, the Notice of Hearing, Original Petition, and Scheduling Order were mailed certified, return receipt requested, to ACIA's last known address, [REDACTED], Dallas, Texas 75252. The Notice of Hearing, Original Petition, and Scheduling Order were also sent to multiple electronic mail addresses: info@healthcaresmc.com and amerciascommercialagency@gmail.com, associated with ACIA's owner, Morgan.

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- e. On January 28, 2026, the Notice of Hearing, Original Petition, and Scheduling Order, were addressed to Dean Farrell Morgan, owner of Healthcare SMC and mailed certified, return receipt requested, to his last known address provided in writing to the department, [REDACTED], Grapevine, Texas 76051. The Notice of Hearing, Original Petition, and Scheduling Order were also sent by electronic mail to: amerciascommercialagency@gmail.com and info@healthcaresmc.com. Additionally, copies were sent to an additional address associated with Healthcare SMC's owner, Morgan: [REDACTED], Dallas, Texas 75252.
- f. On February 5, 2026, the department received United States Postal Service proof of certified mail delivery containing Morgan's signature at [REDACTED] Lane, Dallas, Texas 75252.

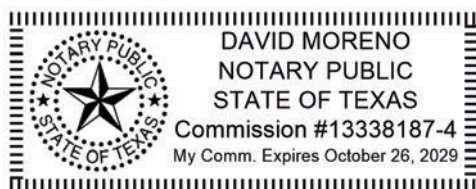
Copies of the certified mail log maintained by Enforcement are attached as Exhibit B and United States Postal Service proof of delivery is attached as Exhibit C."

Signed by:

EAB68D3DB79D40F...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/20/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

455E4109E15D4CD...
Notary Public State of Texas

2026-10089**EXHIBIT**A**SOAH Docket No. 454-26-10386****Suffix: C**

**BEFORE THE
STATE OFFICE OF ADMINISTRATIVE
HEARINGS**

ACCEPTED
454-26-10386
7/31/2026 8:22:52 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

FILED
454-26-10386
7/30/2026 4:39 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

**TEXAS DEPARTMENT OF INSURANCE,
PETITIONER
V.
DEAN FARRELL MORGAN, AMERICA'S COMMERCIAL
INSURANCE AGENCY, AND HEALTHCARE SMC,
RESPONDENT**

ORDER NO. 4 DEFAULT DISMISSAL ORDER

On July 30, 2026, the Administrative Law Judge (ALJ) convened a hearing on the merits in this matter via Zoom videoconference. Attorney Stephanie Andrews appeared on behalf of the staff (Staff) of the Texas Department of Insurance. Dean Farrell Morgan, America's Commercial Insurance Agency, and Healthcare SMC (Respondent) did not appear and was not represented at the hearing. Staff Exhibits 1-4, and 18 were admitted, and the ALJ took official notice of SOAH's file in this case, including specifically Order No. 3 which set the hearing by Zoom videoconference and provided instructions for participating in the hearing. Collectively, these exhibits and orders showed proof of adequate notice to

Respondent.¹ Upon establishing adequate notice, Staff moved for a default dismissal. Staff's motion was **GRANTED**, and the factual allegations detailed in the Notice of Hearing and the documents incorporated within that notice are deemed admitted.²

Respondent may file a motion to set aside the default within 15 days of the date of this order.³ The motion must show good cause for resetting a hearing or show that the interests of justice require setting aside the default. If Respondent does not file a timely motion, or if the ALJ finds that a filed motion should be denied, the contested case will be remanded to the Department for informal disposition on a default basis in accordance with the Administrative Procedure Act.⁴

Signed JULY 30, 2026



Meitra Farhadi
Presiding Administrative Law Judge

¹ 1 Tex. Admin. Code § 155.501(b).

² 1 Tex. Admin. Code § 155.501(d)(1).

³ 1 Tex. Admin. Code § 155.501(e).

⁴ Tex. Gov't Code §§ 2001.056, .058(d-1).

2026-10089

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Envelope ID: 118040038

Filing Code Description: Default Dismissal Order

Filing Description: ORDER NO. 4 DEFAULT DISMISSAL ORDER

Status as of 7/31/2026 8:23 AM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Stephanie Andrews		Stephanie.Andrews@tdi.texas.gov	7/30/2026 4:39:21 PM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	7/30/2026 4:39:21 PM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	7/30/2026 4:39:21 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	7/30/2026 4:39:21 PM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	7/30/2026 4:39:21 PM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	7/30/2026 4:39:21 PM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	7/30/2026 4:39:21 PM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	7/30/2026 4:39:21 PM	ERROR



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: 01/28/2026

Shipped From:

Name: MC ENF D MORENO

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	2
Total	2

*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.

EXHIBIT

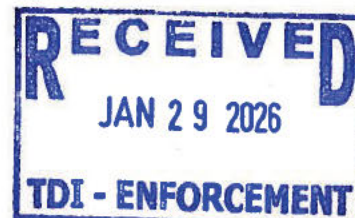
B

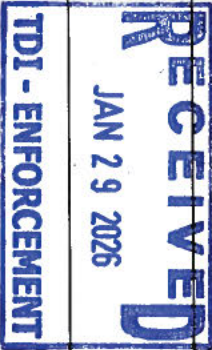
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0067 7934 32

Stephanie/32706, 38311, 38312





Total Number of Pieces
Received at Post Office

Postmaster: Per (Name of receiving employee)

1 of 1
YHANNIS

Check type of mail or service

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

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

DEAN FARRELL MORGAN

GRAPEVINE, TX 76051

DEAN FARRELL MORGAN

DALLAS, TX 75252

Postage (Extra Service) Fee

Handling Charge

Actual Value if Registered

Insured Value

ASR Fee

ASRD Fee

RD Fee

RR Fee

SC Fee

SCRD Fee

SH Fee

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

EXHIBIT

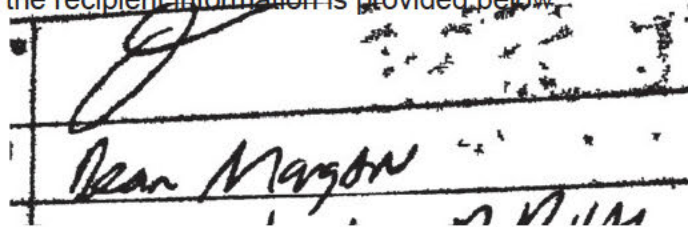
C

Date Produced: 02/05/2026

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8354 1106 00. Our records indicate that this item was delivered on 02/04/2026 at 02:43 p.m. in DALLAS, TX 75252. The scanned image of the recipient information is provided below.

Signature of Recipient :


Dean Mayon

Address of Recipient :

[REDACTED ADDRESS]

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

[REDACTED]
DALLAS, TX 75252

Customer Reference Number: C6530057.39952084

Return Reference Number Stephanie/32706,38311, 38312

FILED
454-26-10386
1/28/2026 12:18 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Amy Robles, CLERK

2026-10089

ACCEPTED
454-26-10386
1/28/2026 12:21:54 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Amy Robles, CLERK

SOAH DOCKET NO. 454-26-10386
TDI ENFORCEMENT FILE NOS. 32706, 38311, & 38312

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**DEAN FARRELL MORGAN, AMERICA'S
COMMERCIAL INSURANCE AGENCY,
AND HEALTHCARE SMC,**

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by TDI.

A public hearing will be held before an Administrative Law Judge on **Wednesday, March 25, 2026, at 9:30 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings (SOAH), unless otherwise ordered to proceed in another manner by the Administrative Law Judge. The attached SOAH scheduling order includes the hyperlink and telephone contact information to attend the videoconference hearing.

The hearing will be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing will continue from day to day on the videoconference platform until concluded, unless otherwise ordered by the Administrative Law Judge. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

Your failure to appear on the day and time set for the hearing entitles TDI to move to proceed on a default basis, under 1 TEX. ADMIN. CODE § 155.501. If you don't

appear, SOAH may grant TDI's motion, deem the allegations against you as true, and issue a default dismissal or default proposal for decision. The Commissioner of Insurance may then issue a default order granting the relief sought, including issuance of a cease and desist order, imposition of administrative penalties, and/or payment of restitution.

Electronically Filing and Receiving Documents from SOAH

Under 1 TEX. ADMIN. CODE §§ 155.101, 155.103, and 155.105, you may file with SOAH an answer or written response to TDI's allegations, but you should also serve it on TDI and any other party. Any answer, response, or other pleading should be filed and served by mail, fax, hand-delivery, email, or filed electronically as instructed on SOAH's website, to:

- (1) Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax)
www.soah.texas.gov
- (2) Stephanie Andrews, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
stephanie.andrews@tdi.texas.gov

SOAH offers you the ability to electronically file documents and receive orders and other documents issued by SOAH by email instead of by mail. If you want to electronically file documents or receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or pre-file exhibits with SOAH. Again, instructions on how to electronically file documents and pre-file exhibits are on SOAH's website.

2026-10089

Notice of Hearing

Morgan, et al.

SOAH Docket No. 454-26-10386

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If you have any questions, please contact me at the email address or telephone number shown below.

Respectfully Submitted,

A handwritten signature in black ink that reads "Stephanie Andrews". The signature is written in a cursive style with a large, looping 'S' at the beginning.

Stephanie Andrews

State Bar No. 24063672

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6346 (Direct)

(512) 490-1020 (Fax)

stephanie.andrews@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosures: Original Petition and SOAH Scheduling Order

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 Andrews, certify that a true and correct copy of the *Notice of Hearing, the Original Petition, and the SOAH Scheduling Order* were sent by the following methods shown, on this 28th day of January, 2026 to:

Dean Farrell Morgan

Via CM/RRR No: 9214 8901 9403 8354 1104 64

[REDACTED]
Grapevine, TX 76051

Pro Se Respondent

Dean Farrell Morgan

Via CM/RRR No: 9214 8901 9403 8354 1106 00

[REDACTED]
Dallas, TX 75252

Pro Se Respondent

Dean Farrell Morgan

Via Email

info@healthcaresmc.com

americascommercialagency@gmail.com

Pro Se Respondent



Stephanie Andrews

2026-10089

FILED
454-26-10386
1/16/2026 11:20 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Amy Tippie, CLERK

SOAH DOCKET NO. 454-**454-26-10386****TDI ENFORCEMENT FILE NOS. 32706, 38311, & 38312**

ACCEPTED
454-26-10386
1/16/2026 11:26:21 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Amy Tippie, CLERK

TEXAS DEPARTMENT OF INSURANCE,**BEFORE THE STATE OFFICE****Petitioner****v.****OF**

**DEAN FARRELL MORGAN, AMERICA'S
COMMERCIAL INSURANCE AGENCY
AND HEALTHCARE SMC,**

ADMINISTRATIVE HEARINGS**Respondent****ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Dean Farrell Morgan (Morgan), America's Commercial Insurance Agency, and Healthcare SMC (collectively Respondents). In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001, 101.051, 101.102, 101.103, 101.105, 101.151, 101.201, 562.051, 562.052, 562.053, 562.054, 562.101, 562.103, 562.104, 562.151, 562.157, 562.158, 4001.002, 4001.201, 4001.253, 4005.052, 4005.053, 4005.101, 4005.102, 4005.105, 4051.051, 4153.051, 4153.151, 7001.004, 7001.009, and TEX. GOV'T CODE §§ 2001.051–2001.178.

Factual AllegationsPrevious License and License Revocation

1. Dean Farrell Morgan (Morgan), individual identification number 86415, held a general lines agent license with a life, accident, and health qualification, originally issued by the Texas Department of Insurance on September 18, 1984, and a property and casualty qualification issued by the department on March 14, 1989.

2. On May 17, 2005, the commissioner of insurance revoked Morgan's license through Official Order 05-0474 (Order). The Order found that Morgan misappropriated funds and engaged in fraudulent or dishonest acts or practices.
3. Morgan admitted that from August 2002 until August 2004, he issued homeowners and automobile insurance binders to approximately 20 individuals and failed to remit the applications and premium payments to the insurer(s). Additionally, he provided fraudulent proof of insurance cards to many of these consumers when he knew that no policies actually existed.
4. Morgan further admitted that from August 2002 until August 2004, along with his employees and affiliates, he misappropriated additional premium payments made by 10 of these consumers. In one instance, the consumer was instructed to leave the payee line of his/her check blank, and then that check was used to pay an employee of Morgan's office. Morgan cashed additional premium checks and kept the money for himself.
5. Morgan also admitted that from January 2004 until August 2004, he allowed unlicensed employees to perform activities which required an insurance license. These unlicensed individuals solicited business, quoted premiums, discussed coverage, bound new policies, and made changes to existing policies.
6. Despite his license revocation in 2005, Morgan has continued to conduct the business of insurance without a license for approximately 19 years.

Unauthorized Business of Insurance

7. Morgan created and continues to operate multiple insurance agencies, healthcare businesses, and associated websites. These include, but are not limited to: his previous agency, Morgan Insurance Agency/Dean F. Morgan Insurance Agency/Dean Morgan Insurance/Dean F Morgan Insurance/Dean F Morgan Insurance Agency; Healthcare SMC; Standard Medical Co-Op; and America's Commercial Agency.
8. None of Morgan's agencies or businesses hold a license, certification, or authorization from the department.

<https://deanmorganlll.com>

9. Morgan's previous personal website, <https://deanmorganlll.com>, was active after his license was revoked by the department. The site detailed his experience in real estate and insurance. Morgan made multiple statements regarding insurance and his experience on this website. The statements and descriptions included acts and services that only a licensed agent would be able to provide, including policy interpretation, claims handling, and owning and operating an insurance agency. For example, the website advertised the following:
- a. Morgan "[o]pened a successful *insurance agency that has been in business for 39 years.*" (emphasis added)
 - b. Morgan "insures over 2000 different businesses thru *his commercial insurance agency.*" (emphasis added)
 - c. Morgan is known as "The Dean of Insurance[.]"
 - d. Morgan is an "Expert in all Insurance and Healthcare Fields."
 - e. "Dean Morgan is an expert in healthcare and health insurance."
 - f. "Dean Morgan knows all about the property and casualty aspect of insurance, which includes [a]uto, home business, workers comp, bond and general liability."
 - g. "He [Morgan] can tell you the pros and cons of each policy and what to purchase and not purchase."
 - h. "Dean Morgan can tell you how to handle all your claims, what to do and not to do when filing your claim and what to look for."
 - i. "Dean Morgan is an expert in the following fields[:] [h]ealthcare, property and casualty, and business insurance, [r]eal estate, retail and insurance sales[.]"
 - j. "Dean Morgan can discuss all aspects of this business from profit and loss to how to market or manage the product or company."

- k. "Dean Morgan ran an insurance company for a year, so he knows all about how to run these businesses."
- l. "He has owned . . . [four] separate insurance offices in different cities"

Healthcare SMC, <https://healthcaresmc.com>

- 10. Healthcare SMC (SMC) utilizes its website <https://healthcaresmc.com> to market and advertise its healthcare products and solicit consumers.
- 11. The SMC website states that Morgan is the owner of the business and utilizes the same biographical information for Morgan as that on his personal website.
- 12. SMC appears to operate as a discount health care program; however, Morgan has failed to register the company as a discount health care program or himself as a discount health care program operator with the department.
- 13. Through the SMC website, Morgan makes multiple misleading statements and engages in unfair methods of competition and unfair or deceptive acts or practices. For example, the website contains the following statements:
 - a. "SMC will also be able to discount on [d]ental, chiropractor, eyes, and hearing loss. SMC will also discount on all specialty items like having babies, sex change and obesity."
 - b. "The program is designed to replace all health insurance programs, and be able to save you thousands."
 - c. "Discover How Patients Can Access Doctors And Medicines Directly Without Paying Co-Pays, Deductibles, Or High Insurance Premiums[.]"
 - d. "This platform is for families and communities that cannot afford health insurance."
 - e. ". . . our plans are designed to minimize healthcare costs."
- 14. The discount health care program is marketed through multiple programs:

a. Clever Health

- i. "Clever Health is a virtual care app that will allow you and your family members access to virtual doctor visits for as low as \$25!"
- ii. "Zero cost per month is included in this program."
- iii. "Virtual doctor visits are available for only \$25."
- iv. "With the Clever program, you can save a significant amount on your prescription medicines for you and your family."

b. Clever Healthcare Relief

- i. "Sign up with STANDARD MEDICAL CO-OP LLC[.]"
- ii. "This program is combined with the Clever program, which includes discounts on hospital stays, surgeries, medical procedures, and erasing old medical bills that you should not be paying."
- iii. "Don't go to the hospital unless you need to be hospitalized."
- iv. "Get free or discounted hospital care with Healthcare Relief."
- v. Save hundreds or even thousands of dollars on out-of-pocket expenses . . . [.]"
- vi. "Obtain financial assistance through free or discounted care[.] Applicable to both inpatient and outpatient hospital care[.] Ideal for underinsured and uninsured households[.]"
- vii. "This is real medical coverage without the high price of insurance."

c. SMC

- i. "Sign up with STANDARD MEDICAL CO-OP LLC[.]"
- ii. "Fill out the form and then we will send you the information about where to go get your procedures and radiology[.]"
- iii. "The program includes the combination of the two programs, Clever and Clever Healthcare Relief."
- iv. "The concierge medical approach eliminates the high premiums, co-pays, and deductibles of insurance."
- v. "We make it easy now you don't have to worry about insurance-pay your healthcare providers directly."
- vi. "Due to each area's [sic] doctor's availability, we will be signing up people for the Standard Medical Co-op Concierge program now, but you will not be charged the \$125 adult or \$100 children until we get a doctor in your area. You will be notified as soon as we do. In the meantime, you will be charged \$25 per month for a discount on the RX clever and clever Clever [sic] Health Care Relief[.]"

d. Diamond Healthcare Relief

- i. "Diamond: Only \$80 per month. It includes virtual care with the same doctor every month, and the Clever Healthcare Relief program is included."
- ii. "Diamond Healthcare Relief includes its own prescription drug discounts."

America's Commercial Insurance Agency, <https://americascommercialinsurance.com>

- 15. America's Commercial Insurance Agency (ACIA) utilizes its website <https://americascommercialinsurance.com> to market, advertise, and solicit consumers.
- 16. ACIA is owned and/or operated by Morgan for the purpose of offering commercial insurance to consumers. For example, the website states the following:
 - a. "We sell Commercial Insurance[,] General Liability, Workers Comp, Commercial Auto, Umbrellas, Inland Marine, Bonds and Dealerships[.]"
 - b. "We have years of insurance experience helping clients prepare for the unknown."
 - c. "Call us today, and we'll analyze your insurance needs and get you covered quickly at the right price."
 - d. "Everyone has different insurance needs. Call us today for a personalized business or individual assessment and find out how we can help protect your hard-won assets."
 - e. "Dean Morgan has been in business since 1988 and has been successful for 37 years. Owner of Dean Morgan Insurance and now Manager of America's Commercial Agency"
 - f. "Contact us for all your commercial and life insurance needs. We have Progressive, Burlington, Century Surety, Travelers, Amtrust, Scottsdale, Markel, Lloyds of London, USLI, and many more other A rated carriers."

Continued Activity Requiring a License

17. Through his multiple businesses and websites, Morgan has continued to engage in the business of insurance after the commissioner of insurance revoked his insurance license. When Morgan advertises that he's been in the business of insurance for 39 years, that is because he never stopped acting as an insurance agent, even though his license was revoked nearly 20 years ago.
18. Morgan has attempted to circumvent licensing requirements by operating an unauthorized discount health care program, and acting as a risk manager, an agent, and/or as an insurer. However, each requires a registration, license, or certificate of authority from the department. Morgan failed to obtain any such authorization from the department.
19. On August 17, 2023, an Enforcement Investigator conducted a recorded phone call with Morgan. During that call, Morgan provided information relating to insurance products and policies and engaged in the business of insurance.
20. On August 25, 2023, another Enforcement Investigator conducted a recorded phone call with Morgan where Morgan proceeded to provide information relating to insurance products and policies and engaged in the business of insurance.
21. On July 9, 2025, an Enforcement Investigator conducted a recorded phone call, text message exchange, and email exchange with Morgan. During those communications, Morgan acted as an agent and attempted to obtain information for an insurance policy quote on a commercial vehicle to solicit business.
22. On July 11, 2025, Morgan responded to the department's Notice of Allegations. In his response, Morgan states the following:
 - a. "By Texas law I am able to own an insurance agency as long as I have licensed agents to do so, which I have. And don't sell insurance. I always pass on the information to my agents."
 - b. "I only oversee the office and make sure things are running properly with my agents."
23. However, Morgan's insurance agency, America's Commercial Insurance Agency, would require a license, which it does not have. Even if the agency was licensed,

Texas law prohibits a person that previously had a license from the department revoked, to be involved in the business without the department's approval.

24. Additionally, Morgan admitted in his response that "I own a legitimate healthcare company, Standard Medical Co-Op LLC, that is a direct pay model. It does not say insurance anywhere." However, as stated above, Standard Medical Co-Op LLC is one of the many programs used to market Morgan's discount health care program.

Legal Allegations

1. Respondents engaged in the unauthorized business of insurance, in violation of TEX. INS. CODE §§ 101.051 and 101.102.
2. Morgan failed to comply with an order issued by the commissioner, as contemplated by TEX. INS. CODE § 82.054.
3. Morgan and ACIA acted as an agent or agency without a license to engage in the business of insurance, in violation of TEX. INS. CODE § 4051.051.
4. Morgan acted as a risk manager in this state without a license issued by the department, in violation of TEX. INS. CODE § 4153.051.
5. Morgan and SMC engaged in unfair methods of competition or an unfair or deceptive act or practice in the business of discount health care programs by using the term insurance except as a disclaimer of any relationship between the discount health care program and insurance, in violation of TEX. INS. CODE § 562.051(5)(A).
6. Morgan and SMC engaged in unfair methods of competition or an unfair or deceptive act or practice in the business of discount health care programs by using the terms health plan, coverage, copay, copayments, deductible, preexisting conditions, guaranteed issue, premium, PPO, or preferred provider organization, or another similar term in a manner that could reasonable mislead an individual into believing the discount health care program is health insurance or provides coverage similar to health insurance, in violation of TEX. INS. CODE § 562.051(6).
7. Morgan and SMC engaged in unfair methods of competition or an unfair or deceptive act or practice in the business of discount health care programs by making, publishing, disseminating, circulating, or placing before the public or

directly or indirectly causing to be made, published, disseminated, circulated, or placed before the public an advertisement, solicitation, or marketing material containing an untrue, deceptive, or misleading assertion, representation, or statement regarding the discount health care program, in violation of TEX. INS. CODE § 562.052.

8. Morgan and SMC engaged in unfair methods of competition or an unfair or deceptive act or practice in the business of discount health care programs by failing to register with the department, in violation of TEX. INS. CODE § 562.053 and Ch. 7001.
9. Morgan and SMC engaged in unfair methods of competition or an unfair or deceptive act or practice in the business of discount health care programs by misrepresenting a discount health care program through untrue statements of material fact, failing to state a material fact necessary to make other statements made not misleading, or making a statement in a manner that would mislead a reasonably prudent person to a false conclusion of a material fact. In violation of TEX. INS. CODE § 562.054.
10. Morgan and SMC advertised, solicited, or marketed material of a discount health care program without it clearly and conspicuously stating that the program is not insurance, in violation of TEX. INS. CODE § 562.104.
11. Morgan and SMC offered a discount health care program without being registered with the department, in violation of TEX. INS. CODE § 7001.004.

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. ordering Respondents to cease and desist from engaging in the unauthorized business of insurance;
2. directing Respondents to pay an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
3. directing Respondents to make restitution to any victim under TEX. INS. CODE § 82.053; and

4. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,

A handwritten signature in black ink that reads "Stephanie Andrews". The signature is written in a cursive style with a large initial 'S'.

Stephanie Andrews
State Bar No. 24063672
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6346 (Direct)
(512) 490-1020 (Fax)
stephanie.andrews@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Automated Certificate of eService

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Mary Ruiz on behalf of Stephanie Andrews

Bar No. 24063672

Enforcementgeneral@tdi.texas.gov

Envelope ID: 110140127

Filing Code Description: Request to Docket

Filing Description: Request to Docket Morgan ACI and SMC

Status as of 1/16/2026 11:32 AM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	1/16/2026 11:20:49 AM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	1/16/2026 11:20:49 AM	SENT
Stephanie Andrews		Stephanie.Andrews@tdi.texas.gov	1/16/2026 11:20:49 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	1/16/2026 11:20:49 AM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	1/16/2026 11:20:49 AM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	1/16/2026 11:20:49 AM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	1/16/2026 11:20:49 AM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	1/16/2026 11:20:49 AM	SENT

FILED
454-26-10386
1/20/2026 3:24 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Jessica Rodriguez, CLERK

2026-10089

SOAH Docket No. 454-26-10386

Suffix: C

ACCEPTED
454-26-10386
1/20/2026 3:53:16 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Jessica Rodriguez, CLERK

BEFORE THE STATE OFFICE OF ADMINISTRATIVE HEARINGS

**TEXAS DEPARTMENT OF INSURANCE,
PETITIONER
V.
DEAN FARRELL MORGAN, AMERICA'S
COMMERCIAL INSURANCE AGENCY,
AND HEALTHCARE SMC,
RESPONDENT**

ORDER NO. 1 INITIAL ORDER

1. **Case Referred.** This case has been docketed at the State Office of Administrative Hearings (SOAH) and assigned to the undersigned Administrative Law Judge (ALJ). The parties are encouraged to visit SOAH's website at www.soah.texas.gov for information about hearings, including a link to SOAH's procedural rules, which govern this case.
2. **Hearing.** A hearing will be held at **9:30 AM (CT) on March 25, 2026**, remotely via Zoom videoconference. 1 Tex. Admin. Code § 155.405(c). Unless Staff for the Texas Department of Insurance provides a court reporter to transcribe the proceedings, the audio portion of the hearing will be recorded, and it will be the official record of the proceeding. Attend the hearing in one of these ways:

To join by computer or smart device, go to
<https://soah-texas.zoomgov.com> and enter:

Meeting ID: 161 002 8510

Video Passcode: TDN386

To join by telephone (audio only), call
+1 669 254 5252, and enter:

Meeting ID: 161 002 8510

Telephone Passcode: 865445

3. **Notice.** Staff for the Texas Department of Insurance must issue a notice of hearing. Tex. Gov't Code §§ 2001.051–.052.
4. **Three Business Days Before the Hearing.** The following must be done at least three business days before the hearing. Failure to comply with these requirements may result in the exclusion of evidence.
 - a. **Exhibits:**
 - Make an exhibit list;
 - Number each exhibit sequentially; and
 - Paginate or bates stamp multipage documents.
 - b. **Witness List:**
 - Identify each witness you will call to testify;
 - Mention what each witness will testify about; and
 - Estimate how long each witness will testify.
 - c. **Witnesses:**
 - Give each witness the information to access the hearing;

- Give each witness the documents needed to participate in the hearing;
- Have each witness's contact information available so additional documents can be provided to each witness during the hearing if needed.

d. **Upload Your Exhibit List, Exhibits, and Witness List.**

- Upload your exhibit list, exhibits, and witness list using Kiteworks by going to <https://soah.kiteworks.com/form/upload#/>
- Exhibits must be labeled by party and exhibit number.
- You can submit ten files or folders per upload. Exhibits in folders should not be nested in additional subfolders.
- Separate CONFIDENTIAL exhibits from non-confidential exhibits. Upload confidential exhibits with separate uploads in Kiteworks. Select the appropriate security classification in the "Designate Classification" field in Kiteworks. Confidential files and folders must be clearly labeled "CONFIDENTIAL."
- Audiovisual evidence must be in a common non-proprietary file format that can be played using either Windows Media or VLC Media Player.
- Further information may be found [here](#).

e. **Share Your Exhibit List, Exhibits, and Witness List.**

- Send your exhibit list, exhibits, and witness list to the other parties.
- Uploading documents through Kiteworks sends them to the judge but not to the other parties.
- Talk to the other party to confirm they received your documents. Be prepared to show that you gave them the documents. *See* 1 Tex. Admin. Code § 155.429(b)(4)(B).

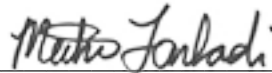
5. **One Business Day After the Hearing, File Admitted Exhibits.** The first business day after the hearing, the parties must eFile only the exhibits that were admitted as evidence or accompanied by an offer of proof. 1 Tex.

Admin. Code § 155.101(b)(1)(G)(iii). The admitted exhibits and offer of proof will constitute the official evidentiary record of the proceeding. *See* 1 Tex. Admin. Code § 155.101(b)(1)(A). For more information, see the SOAH [General Order](#).

6. **eFile.** Except as otherwise permitted by the SOAH Rules of Procedure, attorneys, state agencies, and other governmental entities are required to file pleadings electronically through eFileTexas.gov and an electronic filing service provider certified by the Texas Office of Court Administration. *See* 1 Tex. Admin. Code § 155.101.
7. **Representing Yourself.**
 - a. **A Guide.** Some parties choose to represent themselves in the contested-case process. Self-represented litigants must follow SOAH's procedures, but SOAH has published material that will help parties understand how to do that. Here is the Guide for Self Represented Litigants: <https://www.soah.texas.gov/representing-yourself-general-hearings-cases-state-office-administrative-hearings>.
 - b. **Filings.** If you are not represented by an attorney and you do not wish to file documents using eFileTexas, you may file documents in one of these ways: by email to GeneralDocketFax@soah.labusa.com; by mail addressed to SOAH, P.O. Box 13025, Austin, Texas 78711-3025; or by hand delivery to the appropriate SOAH office. All filings must contain the SOAH docket number and the names of the parties. For documents filed by mail, fax, or hand-delivery, the time of filing shall be determined by the SOAH file stamp.
 - c. **Electronic Service of SOAH orders.** You can receive documents from SOAH by email. To elect to receive service of SOAH-issued documents by email, go to the E-Services tab on SOAH's website (www.soah.texas.gov), click on "Request Email Service" and follow the instructions. NOTE: Your request to receive SOAH-issued documents by email does not change the procedures you must follow in order to file documents with SOAH.
 - d. **Filing Admitted Exhibits.** Under certain circumstances, SOAH may file admitted exhibits on behalf of self-represented litigants.

8. **Notice Regarding Use of Artificial Intelligence.** All case participants—including counsel, advocates, self-represented parties, and witnesses—must exercise caution and due diligence regarding any use of Artificial Intelligence (AI) technologies to assist with their participation in this matter. In accordance with the *Advisory of the Chief Administrative Law Judge Regarding the Use of Artificial Intelligence (AI)*, issued October 9, 2025, each party bears an independent obligation to verify that all legal authorities cited, factual statements made, and materials submitted to the tribunal are accurate and truthful. The filing or presentation of briefs, pleadings, materials, or argument containing fictitious, altered, or unverified information may constitute a violation of SOAH’s procedural rules and may subject the filing party or counsel to appropriate corrective action or sanction. The *Advisory* may be found at <https://www.soah.texas.gov/advisories-and-standing-orders>.
9. **Questions about Zoom, Kiteworks, or Filings.** Call SOAH’s Chief Clerk’s Office at (512) 475-4993.

Signed January 20, 2026



Meitra Farhadi

Presiding Administrative Law Judge

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Envelope ID: 110256427

Filing Code Description: Initial Order

Filing Description: ORDER NO. 1 - INITIAL ORDER

Status as of 1/20/2026 3:54 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Stephanie Andrews		Stephanie.Andrews@tdi.texas.gov	1/20/2026 3:24:19 PM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	1/20/2026 3:24:19 PM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	1/20/2026 3:24:19 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	1/20/2026 3:24:19 PM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	1/20/2026 3:24:19 PM	SENT
Dean Farrell Morgan		info@healthcaresmc.com	1/20/2026 3:24:19 PM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	1/20/2026 3:24:19 PM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	1/20/2026 3:24:19 PM	SENT

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Mary Ruiz on behalf of Stephanie Andrews
 Bar No. 24063672
 Enforcementgeneral@tdi.texas.gov
 Envelope ID: 110549260
 Filing Code Description: Notice of Hearing
 Filing Description: NOH OP Order
 Status as of 1/28/2026 12:23 PM CST

Associated Case Party: TDI

Name	BarNumber	Email	TimestampSubmitted	Status
Stephanie Andrews		Stephanie.Andrews@tdi.texas.gov	1/28/2026 12:18:01 PM	SENT
Ginger Loeffler		Ginger.Loeffler@tdi.texas.gov	1/28/2026 12:18:01 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	1/28/2026 12:18:01 PM	SENT

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	1/28/2026 12:18:01 PM	SENT

Associated Case Party: Dean FarrellMorgan

Name	BarNumber	Email	TimestampSubmitted	Status
Dean Farrell Morgan		info@healthcaresmc.com	1/28/2026 12:18:01 PM	SENT
Dean Farrell Morgan		americascommercialagency@gmail.com	1/28/2026 12:18:01 PM	SENT

Associated Case Party: Healthcare SMC

Name	BarNumber	Email	TimestampSubmitted	Status
Dean Farrell Morgan		info@healthcaresmc.com	1/28/2026 12:18:01 PM	SENT

Associated Case Party: Americas Commercial Insurance Agency

Name	BarNumber	Email	TimestampSubmitted	Status
Dean Farrell Morgan		americascommercialagency@gmail.com	1/28/2026 12:18:01 PM	SENT