

No. 2026-9931

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

**Date:** 05/20/2026

**Subject Considered:**

Texas Department of Insurance

v.

Whitney Taylor Woodard

SOAH Docket No. 454-25-03828.C

**General Remarks and Official Action Taken:**

The subject of this order is Whitney Taylor Woodard's life agent license. This order suspends Ms. Woodard's license for a term of four years, starting from the date of this order. This suspension is probated beginning three months from the date of this order, subject to the terms as set out by this order.

**Background**

After proper notice was given, the above-styled case was heard by an administrative law judge for the State Office of Administrative Hearings. The administrative law judge made and filed a proposal for decision containing a recommendation that the Texas Department of Insurance (TDI) suspend Ms. Woodard's license for four years, with the suspension being probated after three months, subject to the same conditions as were originally imposed on her license under a probated license agreement (PLA) and any other conditions TDI deems appropriate. A copy of the proposal for decision is attached as Exhibit A.

TDI Enforcement staff and Ms. Woodard filed exceptions to the administrative law judge's proposal for decision and filed replies to each other's exceptions.

In response to the exceptions, the administrative law judge recommended revising the proposal for decision. A copy of the administrative law judge's response to exceptions is attached as Exhibit B.

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TDI adopts the administrative law judge's proposed findings of fact and conclusions of law as revised consistent with Exhibit B, and with changes to proposed Findings of Fact Nos. 4, 6, and 20 as described in this order.

**Legal Authority for Changes to Proposed Findings of Fact Nos. 4, 6, and 20**

The legal authority for the changes to the proposal for decision made in this order is Tex. Gov't. Code § 2001.058(e)(3), which provides that "[a] state agency may change a finding of fact or conclusion of law made by the administrative law judge, or may vacate or modify an order issued by the administrative judge, only if the agency determines . . . that a technical error in a finding of fact should be changed."

Ms. Woodard's name is misspelled as "Woodward" in several places in the proposal for decision, including proposed Findings of Fact Nos. 4, 6, and 20. The admitted exhibits and the context of the proposal for decision make it clear that this misspelling is a technical error. This error is corrected in Findings of Fact Nos. 4, 6, and 20 as adopted by this order.

An additional error is present on page 7 of the proposal for decision, where evidence is discussed. Here, the proposal for decision says, "The Commission granted Ms. Woodard's Life Agent License No. 3012623 effective May 30, 2023." Since this is discussing a TDI-issued license, the probable intent was to say either "The Department granted. . ." or "The Commissioner granted . . ." No corrections are needed to findings of fact or conclusions of law, because this error is not repeated in them, but this order addresses this error and notes that the reference should be to either "Department" or "commissioner," rather than "Commission."

**Findings of Fact**

1. Proposed Findings of Fact Nos. 1–3, 5, 7–19, and, 21–31 as contained in Exhibit A are adopted and incorporated by reference into this order.
2. In place of proposed Finding of Fact No. 4 as contained in Exhibit A, the following finding of fact is adopted:

Ms. Woodard's extensive criminal history spanned from about 2005 to 2015, and included at least two felonies.
3. In place of proposed Finding of Fact No. 6 as contained in Exhibit A, the following finding of fact is adopted:

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Ms. Woodard was a drug addict from 2005 until 2015, and she also experienced homelessness from 2008 to 2015. During that time, she stole to survive and support her addiction.

4. In place of proposed Finding of Fact No. 20 as contained in Exhibit A, the following finding of fact is adopted:

Ms. Woodard has had steady employment before and after her most recent offense.

### **Conclusions of Law**

The proposed conclusions of law contained in Exhibit A as revised consistent with Exhibit B are adopted and incorporated by reference into this order.

### **Order**

It is ordered that Whitney Taylor Woodard's life agent license is suspended for a term of four years, starting from the date of this order. The suspension is probated beginning three months from the date of this order, and during the period of probation, Ms. Woodard must comply with the following terms and conditions:

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Ms. Woodard, those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension will 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, Ms. Woodard must provide written notice of her criminal record to any appointing company, agency, employer, sponsor, or other entity she performs the acts of an agent on behalf of. Ms. Woodard must provide the department with a copy of the notification within 30 days of the appointment, employment, or sponsorship by emailing it to TDI at [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov).

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Beginning three months from the date of this order and continuing through the probation period, Ms. Woodard must file a written report, on or before the 15th day of the month on a quarterly basis for the months of September, December, March, and June, with TDI by emailing it to [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov).

The reports must include the following information:

- a. Ms. Woodard's current mailing address and telephone number;
- b. the name, mailing address, telephone number, and business hours of Ms. Woodard's current employer, and if Ms. Woodard is self-employed, a statement that she is self-employed and the name, mailing address, and telephone number of her business;
- c. the name and address of any insurer or entity that has appointed, employed, or contracted with Ms. Woodard as an agent;
- d. the name and address of any insurer or entity that has canceled Ms. Woodard's appointment or terminated her employment or contract as an agent; and
- e. copies of all contracts Ms. Woodard enters into with an insurer, broker, agent, agency, managing general agent, or any other person or entity in the business of insurance.

Ms. Woodard must notify TDI immediately of the following by emailing [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov):

- a. any charges or indictments filed against her for a misdemeanor or felony during the period she is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against her, including formal and informal actions;
- c. any change in her employment or her residence; and

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- d. any complaint made against Ms. Woodard concerning her performance as a TDI licensee; the notification must include a copy of any written complaint or description of any oral complaint, as well as a written explanation detailing the steps taken to resolve it.

Signed by:  
*Amanda Crawford*  
FE10434BC41A470...  
Amanda Crawford  
Commissioner of Insurance

Recommended and reviewed by:

Signed by:  
*Jessica Barta*  
5DAC5618BBC74D4...  
Jessica Barta, General Counsel

Signed by:  
*Justin Beam*  
27ADF3DA5BAF4B7...  
Justin Beam, Chief Clerk

**BEFORE THE  
STATE OFFICE OF ADMINISTRATIVE  
HEARINGS**

—  
**TEXAS DEPARTMENT OF INSURANCE,  
PETITIONER**

**v.**

**WHITNEY TAYLOR WOODARD,  
RESPONDENT**

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**PROPOSAL FOR DECISION**

The Texas Department of Insurance (Department) issued Whitney Taylor Woodard (Ms. Woodard or Respondent) life agent license number 2662903 on May 30, 2023. Because Ms. Woodard had an extensive criminal history, the license was issued subject to a four-year probated license agreement (PLA) that she signed. Now Department staff (Staff) seeks to revoke the license because of Respondent's criminal history and her failure to notify the Department of a new conviction and two licensure denials from the Kansas Department of Insurance. After carefully considering the evidence and the applicable law, the Administrative Law Judge (ALJ) recommends rather than revocation, the Department should suspend

Ms. Woodard’s license for a term of four years, with the suspension probated after three months, and include the same conditions as were required in her PLA along with any other conditions the Department deems appropriate.

**I. NOTICE, JURISDICTION, AND PROCEDURAL HISTORY<sup>1</sup>**

On October 24, 2024, the Department referred this matter to the State Office of Administrative Hearings (SOAH) for a hearing. On July 29, 2025, SOAH ALJ Ross Henderson convened a hearing by Zoom videoconference. Attorney Sarah White represented Staff, and Ms. Woodard represented herself. The record closed August 21, 2025.<sup>2</sup>

**II. APPLICABLE LAW**

The Texas Insurance Code authorizes the Department to regulate the business of insurance in this state and to take disciplinary action against agents who violate the laws or rules related to insurance.<sup>3</sup> The Department may revoke a license on several grounds, including if the licensee has: engaged in fraudulent or dishonest

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<sup>1</sup> Notice and jurisdiction were undisputed and are addressed in the Findings of Fact and Conclusions of Law.

<sup>2</sup> The record originally closed on August 8, 2025, granting Ms. Woodard’s request for an opportunity to submit letters of support and giving Staff an opportunity to object to any such letters. After the record was closed, Staff filed a motion to reopen the record to offer Staff’s post-hearing Rebuttal Exhibit A, as rebuttal to Ms. Woodard’s post-hearing submission of exhibits. Ms. Woodard did not file a response or objection. Neither party requested to reopen the hearing for cross examination or live rebuttal, so Staff’s motion was granted, and the record was reopened and closed on August 21, 2025.

<sup>3</sup> Tex. Ins. Code §§ 31.002(1), (3), 4005.102; 4054.301 (relating to life agent license).

acts or practices; or been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation.<sup>4</sup>

The Department considers it very important that licensees be honest, trustworthy, and reliable, and evaluates an applicant’s criminal history and other conduct to determine whether the applicant possesses those qualities.<sup>5</sup> The Department has developed guidelines relating to the matters that the Department will consider in determining whether to grant, deny, suspend, or revoke any license or authorization under its jurisdiction.<sup>6</sup> Those crimes which the Department considers to be of such serious nature that they are of prime importance in determining fitness for licensure or authorization include, but are not limited to, any offense for which fraud, dishonesty, or deceit is an essential element, as well as any offense with the essential elements of a theft offense, as described by Texas Penal Code chapter 31.<sup>7</sup> The Department has determined that the crimes it considers to be of prime importance are directly related to the occupations it licenses.<sup>8</sup>

The Department considers the factors specified in Texas Occupations Code sections 53.022 and .023 in determining whether to grant, deny, suspend, or revoke

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<sup>4</sup> Tex. Ins. Code § 4005.101(b)(5); 28 Tex. Admin. Code § 1.502(d), (e)(1), (e)(4)(F). 28 Texas Administrative Code section 1.502 was amended effective September 26, 2023. For purposes of this Proposal for Decision (PFD), citations to licensing requirements will be to the rules in effect at the time of Respondent’s alleged criminal conduct on May 18, 2023.

<sup>5</sup> 28 Tex. Admin. Code § 1.502(a), (c).

<sup>6</sup> 28 Tex. Admin. Code § 1.502(e).

<sup>7</sup> 28 Tex. Admin. Code § 1.502(e)(1), (4)(F).

<sup>8</sup> 28 Tex. Admin. Code § 1.502(e).

any license or authorization under its jurisdiction.<sup>9</sup> In determining the fitness of a person who has been convicted of a crime to perform the duties and responsibilities of the licensed occupation, the Department must consider factors set out in Section 53.023.<sup>10</sup>

It is a licensee's responsibility, to the extent possible, to obtain and provide to the Department the information regarding factors in Texas Occupations Code section 53.023.<sup>11</sup> Additionally, the licensee must furnish proof to the Department that the license holder has: maintained a record of steady employment; supported the license holder's dependents, where applicable; otherwise maintained a record of good conduct; and paid all outstanding court costs, supervision fees, fines, and restitution ordered in any criminal case in which the license holder has been convicted.<sup>12</sup> The Department may revoke a license if the holder has committed a crime or engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation, unless the mitigating factors outweigh the serious nature of the criminal offense when viewed in light of the occupation being licensed.<sup>13</sup>

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<sup>9</sup> 28 Tex. Admin. Code § 1.502(h).

<sup>10</sup> The factors are: "1. the extent and nature of the person's past criminal activity; 2. the age of the person when the crime was committed; 3. the amount of time that has elapsed since the person's last criminal activity; 4. the conduct and work activity of the person prior to and following the criminal activity; 5. evidence of the person's rehabilitation or rehabilitative effort while incarcerated or following release; 6. evidence of the person's compliance with any conditions of community supervision, parole, or mandatory supervision; and 7. other evidence of the person's present fitness, including letters of recommendation." *See also* 28 Tex. Admin. Code § 1.502(h)(2).

<sup>11</sup> Tex. Occ. Code § 53.023(b); 28 Tex. Admin. Code § 1.502(h)(3).

<sup>12</sup> 28 Tex. Admin. Code § 1.502(h)(2)(G).

<sup>13</sup> 28 Tex. Admin. Code § 1.502(g).

Staff also alleges as relevant to the factors in Texas Occupations Code section 53.023, that Ms. Woodard violated Texas Insurance Code section 4001.252(a)(3), because she failed to notify TDI on a monthly basis of administrative actions taken against her by a financial or insurance regulator of another state.

Staff has the burden of proving its grounds for revoking Respondent’s license, while Respondent has the burden to prove her fitness to be licensed despite her criminal history and/or fraudulent or dishonest conduct.<sup>14</sup> The standard of proof is by a preponderance of the evidence.<sup>15</sup>

### **III. EVIDENCE<sup>16</sup>**

The following evidence comes directly from the testimony of Ms. Woodard and Mr. Lewis Wright from the Department, unless otherwise cited.

This matter has much to do with Ms. Woodward’s prior extensive criminal history, which began in 2005 when Ms. Woodard was 19 years old, and spanned until 2015.<sup>17</sup> Her statement to the Department in her 2023 application for license indicates

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<sup>14</sup> 1 Tex. Admin. Code § 155.427.

<sup>15</sup> *Granek v. Tex. St. Bd. of Med. Exam’rs*, 172 S.W.3d 761, 777 (Tex. App.—Austin 2005, no pet.).

<sup>16</sup> During the hearing Staff offered nine exhibits (Staff Exs. 1A, 2A, 2B, 3-9), which were admitted, and presented testimony from Lewis Wright. The ALJ also took official notice of Staff’s Exhibits A-C (statutes and rules relevant to this case). After the hearing, Staff offered an additional exhibit as rebuttal, the ALJ reopened the record and admitted it. Staff Reb. Ex. A (Aug. 13, 2025 Aff. of Wright). Respondent testified on her own behalf and offered four post-hearing exhibits (Resp. Exs. 1-4), which were admitted.

<sup>17</sup> *See* Staff Ex. 4.

Ms. Woodard was battling a serious drug addiction from 2005 until she finally got clean and was released from the criminal justice system in 2015.<sup>18</sup>

The details of Ms. Woodard’s previous criminal history were not exhaustively discussed or explained in testimony. However, Ms. Woodard testified about her 2007 conviction for the second-degree felony of Burglary of a Habitation.<sup>19</sup> Her mother and stepfather were upset with her, she wanted to move out, and they told her if she took anything from the house, they would press charges. She testified that when she “called their bluff” and moved out, she didn’t steal valuables or cash, instead she took things a young adult would need to live on her own—her clothes and bedroom furniture for examples. Unfortunately, her parents were serious, and they reported her to the police. As a result, she was arrested for burglary of a habitation (her parent’s house). Her parents did not bail her out and so she spent months in jail until her boyfriend gathered enough money to make her bail. She received a 10-year incarceration sentence, but the sentence was suspended and she was given 2 years of community supervision.<sup>20</sup>

Ms. Woodward said after that, she and her boyfriend moved to Dallas, and her life spiraled even farther out of control. She continued to use drugs and experienced homelessness from 2008 to 2015. During that time, she continued to add to her criminal record. She testified all the subsequent charges were driven by her stealing to survive and support her addiction. Beginning in 2010, Ms. Woodard started rehab

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<sup>18</sup> Staff Ex. 4 at 0094.

<sup>19</sup> Staff Ex. 4.

<sup>20</sup> Staff Ex. 4 at 0057-66.

to get help for her addiction. By 2015, Ms. Woodard was finally able to turn her life around. She has stayed off drugs ever since 2015.

In 2015, Ms. Woodard moved closer to her parents and started working. She has maintained regular employment since then. First, she worked as a server and as a mystery shopper. She started working for American Income Life in 2022 when she applied for her license. The Commission granted Ms. Woodard's Life Agent License No. 3012623 effective May 30, 2023.<sup>21</sup>

On May 18, 2023, a short while after signing the PLA and about 8 or 9 years after her last criminal activity, Ms. Woodard was arrested at Home Depot because she allegedly attempted to steal about \$100 worth of gardening supplies.<sup>22</sup> Ms. Woodard adamantly denied that she was attempting to steal anything. She said she was shopping in the area outside the garden center at Home Depot where there are plants and other merchandise for sale next to the parking lot. She was shopping for yard supplies for a house she had just purchased. Ms. Woodard testified that she did not think this was prohibited, because she had done it on other occasions and that store employees had even in the past directed her to leave the garden center at closing time and take her things to the main check-out area inside the store. Ms. Woodard emphasized that she was still shopping and had her debit card in her hand ready to pay when she finished, and that she never attempted to walk into the parking lot before she was approached by security. She said she was grabbed from behind on each arm by two loss-prevention staff who accused her of attempting to shoplift and

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<sup>21</sup> Staff Ex. 2A.

<sup>22</sup> Staff Ex. 5.

asked her to come with them. She told them she was still shopping and intended to pay for her items. She followed them because they told her if it turned out to be a mistake and she didn't have any history with the store, then they would just "trespass" her. Instead, she says after they saw her extensive criminal history for theft, in their minds it confirmed their suspicions about her, and they had her arrested.

Because she had two previous convictions, one of which was the aforementioned Burglary of a Habitation, she was indicted on October 5, 2023, for State Jail Felony Theft of Property <\$2,500.<sup>23</sup> Ms. Woodard's lawyer was able to negotiate a plea deal down to a Class A Misdemeanor, which included paying \$305 in court costs and time served (her two days in jail after arrest). Even though she insists that she did not commit a crime that day, she said she took her attorney's advice and accepted the plea on August 1, 2024, to avoid a protracted and expensive trial that could potentially have resulted in imprisonment.<sup>24</sup>

Mr. Wright works for the Department. He gets involved anytime there are reports of licensee misconduct. He testified that the Department became aware of Ms. Woodard's 2024 conviction through a DPS and FBI database subscription the Department keeps for tracking its licensees.

Mr. Wright said that due to Ms. Woodard's extensive criminal history, her license required a 1033 Waiver of Consent before it could be granted. He said she

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<sup>23</sup> Staff Ex. 5.

<sup>24</sup> See Staff Ex. 5.

also failed to fully disclose her criminal history in her application for the license. After considering her application and her criminal history, the Department granted the license in 2023 subject to the PLA, which she signed.<sup>25</sup> The PLA required additional monitoring for four years and required Ms. Woodard to report certain things to the Department on a monthly basis.

Mr. Wright said Ms. Woodward failed to comply with the PLA when she did not report her 2023 theft charge and also failed to report two administrative decisions by the Kansas Department of Insurance that went against her. Mr. Wright said that a failure to comply with the PLA was not a statutory basis to revoke a license, but it was very concerning and, in his opinion, a dishonest act. However, he later also testified that the failure to report the adverse Kansas decisions to the Department violated Texas Insurance Code section 4001.252(a)(3). He also expressed concern with the bases of the Kansas denials—Ms. Woodard’s alleged failure to disclose the pending felony charge to Kansas.

Ms. Woodard disputed that she failed to fully disclose anything to Kansas. She said she had ongoing communications with Sara Cowen from the Kansas Department of Insurance about her charge. She said she did not understand that she was required to disclose the Kansas determinations to the Department. Ms. Woodard said she only understood the PLA to require her to disclose a conviction. Her personal statement disputes that she failed to disclose her arrest and indictment to the Department.<sup>26</sup> It states that she called and left a message with her

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<sup>25</sup> See Staff Ex. 2A

<sup>26</sup> Staff Ex. 8 at 0139.

Department contact after the arrest, and received a call back a month later at which time she reported her indictment to them. She also testified that she received an email from the Department indicating it was aware of her offense on May 29th (she did not indicate whether the email was from 2023, right after the arrest, or 2024, which lands between indictment and conviction). To the extent she did not fully comply with the reporting requirements, she explained it was because she was traumatized and overwhelmed with so much going on with the criminal charge.

Getting back to Ms. Woodard's 2024 theft plea and conviction, Mr. Wright testified that this conduct implicated multiple statutory grounds for revoking her license. Mr. Wright said he looked at several things to determine the nature and severity of the recent conviction. He said he considered Ms. Woodard's personal statement where she explicitly denied committing the offense and said she only pled guilty to the lesser misdemeanor on advice of legal counsel guilty. He said her personal statement was not inconsistent with her guilty plea since she faced a felony and pled guilty to a misdemeanor.<sup>27</sup> However, he weighed the truthfulness of her denial against her extensive criminal history. He testified there was nothing else in the record that would shed light on the event. No police reports or additional judicial documents for instance.

Mr. Wright testified that theft directly relates to insurance occupations and the Department considers it of prime importance in making license determinations. He said it also constitutes fraudulent or dishonest conduct. Of particular concern to Mr. Wright was Ms. Woodard's prior criminal history, the recency of the last

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<sup>27</sup> Tr. at 45:25-46:11.

offense, and her age (37) at the time the offense was committed. Based on the totality of the circumstances, he recommends revocation of Ms. Woodard's license.

Ms. Woodard does not agree with Staff's characterization of her or the record. She described herself as moral and ethical. Ms. Woodard said she has received three promotions from American Income Life since 2022. She said they knew about her history when they hired her, and she is fully trusted at work. She is currently a managing general agent, and her direct manager's right-hand man. She said her supervisors would have come and testified for her if she had asked but she didn't want them to come because of shame. After the hearing, Ms. Woodard submitted four letters of recommendation<sup>28</sup> from:

- Richard Correa—the Senior Vice President of Sales for Globe Life/Liberty National Division and a former owner at American Income Life;
- Matthew Turnquist—Current owner at American Income Life;
- Halie Samaniego—Ms. Woodard's former co-worker at American Income Life; and
- Jordan Hamrick—Ms. Woodard's direct manager at American Income Life.

Each of the letters of recommendation extolled Ms. Woodard's work ethic and integrity. They all endorse Ms. Woodard retaining her license.

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<sup>28</sup> Resp. Exs. 1-4.

Mr. Correa's letter states that Ms. Woodard represented his agency with professionalism and integrity and he never received a negative comment from any of the many clients she provided insurance.

Mr. Turnquist endorsed Ms. Woodard's character and integrity. He has worked with Ms. Woodard as the agency owner since she started with them. He said Ms. Woodard is one of his most valuable leaders and confirmed she has been promoted three times. He also notes she is up for a fourth promotion.

Mr. Hamrick has been Ms. Woodard's direct manager since she applied for her license. He stated that he is aware of her criminal history and specifically the alleged May 2023 offense. He said he did not believe the allegations reflect the person that he knows. He called Ms. Woodard honest, trustworthy, and ethical. He also calls her passionate about insurance and an asset to the industry.

Ms. Samaniego states that Ms. Woodard was her mentor and supervisor at American Income Life. She wrote that Ms. Woodard demonstrated integrity, professionalism, and a commitment to the ethical development of those she mentored. She said Ms. Woodard prioritizes client needs over commissions. Ms. Samaniego is aware of Ms. Woodard's May 2023 offense and she says it should not reflect on Ms. Woodard's true character.

#### **IV. ANALYSIS**

Staff contends that Respondent's 2024 guilty plea to Class A Misdemeanor Theft of Property <\$2,500, her previous criminal history, and her failure to disclose

her arrest and adverse licensure denials to the Department and to the Kansas Department of Insurance, show that she lacks the honesty and trustworthiness required to hold an insurance agent license. Ms. Woodard argues that she was only arrested and originally charged with a felony due to her extensive criminal history that she left behind when she chose sobriety in 2015. She argues that she pled guilty to theft only to avoid a lengthy and expensive trial and potentially jail.

Ms. Woodard forcefully testified she pled guilty to misdemeanor theft only to avoid a possible felony conviction. Ms. Woodard's testimony was credible and persuasive. She was very forthright and specific about her previous criminal history. She expressed remorse and shame for her earlier crimes she had committed when she was a drug addict and homeless. Ms. Woodard has admirably been drug-free and employed since her release in 2015. She now owns a home and has built a stable life for herself. She lacks the same motive or need to engage in petty theft that she once had.

Contrasted with her openness in admitting her prior wrongs, Ms. Woodard's strong denial and detailed description of the arrest were persuasive. Additionally, persons who know Ms. Woodard and her character far better than either the ALJ or Mr. Wright believe Ms. Woodard is innocent. However, the ALJ is unable to make such a finding because she pled guilty to the theft offense, and collateral estoppel applies to her conviction.<sup>29</sup> Because on August 1, 2024, Ms. Woodard was convicted of Class A Misdemeanor Theft of Property <\$2,500, an offense described by Texas Penal Code chapter 31 and an offense for which fraud, dishonesty, or deceit is an

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<sup>29</sup> *Johnston v. American Med. Int'l*, 36 S.W.3d 572, 576 (Tex.App.-Tyler 2000, pet. denied).

essential element, the Department may discipline her, including up to revoking her license pursuant to Texas Insurance Code section 4005.101(b)(5) and 28 Texas Administrative Code section 1.502(d), (e)(1), (e)(4)(F). However, Ms. Woodard's fitness despite her offense will be considered later in regard to the Texas Occupations Code chapter 53 factors.

Staff also argues that Ms. Woodard failed to notify the Department of her arrest, indictment, and 2024 conviction in violation of the PLA, and that she did not disclose her felony arrest or conviction to the Kansas Department of Insurance. Staff does not raise these as separate bases for revocation, but instead as proof of her dishonesty and lack of rehabilitation. Staff further contends that Ms. Woodard failed to notify the Department of administrative actions taken against her by an insurance regulator of another state in violation of Texas Insurance Code section 4001.252(a)(3). However, like the alleged failures above, Staff did not cite to any provision in its Notice of Hearing that would allow the Department to use such a violation as an independent basis for revocation; therefore, the ALJ proceeds on the basis that this too was alleged as further proof of Ms. Woodard's dishonesty and lack of rehabilitation. Finally, Staff alleges that Ms. Woodard failed to disclose her May 1, 2024 denial of license from the Kansas Department of Insurance to the same entity when she reapplied 23 days later on May 24, 2024.

The ALJ finds that Ms. Woodard failed to disclose two license denials by the Kansas Department of Insurance to the Department in violation of the PLA and Texas Insurance Code section 4001.252(a)(3), but neither failure was an intentional act of dishonesty by Ms. Woodward. Both the statute and the PLA required her to

disclose “an administrative action taken against [her] by a financial or insurance regulator of this state, another state, or the United States.” Mr. Wright testified that “administrative action taken against” would include a denial of a license in another state. However, assuming that Mr. Wright is correct, this definition is not included in the statute or the PLA. Further, it would not be obvious to a lay person that “taken against” would include a license denial. More importantly, it was clear from her testimony that Ms. Woodard did not understand this requirement. Similarly, although Ms. Woodard was apparently required to mention her May 1, 2024 denial from the Kansas Department of Insurance to the same entity when she reapplied 23 days later, the ALJ finds that Ms. Woodard’s failure to do so evidences a failure to carefully follow instructions rather than an attempt at deception or dishonesty.<sup>30</sup>

Although Mr. Wright testified that Ms. Woodard also violated the PLA by failing to report her 2023 indictment for felony theft, she denied it.<sup>31</sup> Her personal statement states that she called and left a message with her Department contact after the arrest and received a call back a month later at which time she reported her indictment to them. She also testified that she received an email from the Department indicating it was aware of her offense on May 29th (she did not indicate whether the email was from 2023, right after the arrest, or 2024, which lands between indictment and conviction). To the extent she did not fully comply with the reporting requirements by sending the notification in accordance with the specific

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<sup>30</sup> Staff Exs. 6-7.

<sup>31</sup> The ALJ notes that the PLA has more stringent reporting requirements than Texas Insurance Code section 4001.251(a)(2). The PLA requires immediate notification of an indictment for misdemeanor or a felony while the statute requires notification of a felony conviction on a monthly basis.

instructions in the PLA, the ALJ finds Ms. Woodard did not intentionally violate the PLA or intend to be dishonest.

Although the ALJ does not find that Ms. Woodard was shown to be intentionally dishonest or deceptive in her failures to comply with the reporting requirements of her PLA and Texas Insurance Code section 4001.252(a)(3), these repeated failures to follow Department rules and instructions should still be given some weight under the Chapter 53 factors, because they still bear on her fitness to practice her occupation.<sup>32</sup>

Regarding Staff's allegation that Ms. Woodard was dishonest in failing to disclose her 2023 arrest to the Kansas Department of Insurance in her May 24, 2024 application, again, the ALJ finds there was insufficient evidence to find that Ms. Woodard was intentionally dishonest. She made her application to Kansas after she had been indicted for felony theft, but before she had been convicted of a misdemeanor. The denial letter states she failed to disclose the pending charge at the time of her application.<sup>33</sup> From the evidence, it's not clear what Ms. Woodward was required to disclose about her arrest or indictment or when she was required to disclose it.

Having found above that the Department may revoke Ms. Woodard's license pursuant to Texas Insurance Code section 4005.101(b)(5) and 28 Texas Administrative Code sections 1.502(d), (e)(1), the final analytical step is to consider

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<sup>32</sup> Tex. Occ. Code § 53.023(a)(4), (6), (7).

<sup>33</sup> Staff Ex. 7.

whether her license *should* be revoked or otherwise disciplined in accordance with the factors in Texas Occupations Code section 53.023(a).

Regarding the factors, the evidence shows that Ms. Woodward had an extensive criminal history from about 2005 to 2015; and that it included at least two felonies. There was an eight-year break in her criminal history until August 1, 2024, when Ms. Woodard pled guilty and was convicted of Class A Misdemeanor Theft of Property <\$2,500—for an arrest that occurred on May 18, 2023. Ms. Woodard was 37 years old at the time of that offense; therefore, it cannot be considered a youthful indiscretion. It has been over two years since the offense, and she paid all amounts owed under the plea (\$305 court costs).

Mitigating these factors are Ms. Woodard’s work history before and after the criminal offense and evidence of her present fitness. She stopped using drugs and got off the streets in 2015 and has maintained her sobriety since. Ms. Woodard is no longer trapped in a cycle of drug abuse and homelessness and therefore lacks the same motive or need to engage in criminal activity she once had. Ms. Woodward has had steady employment before and after her most recent offense. Admirably, Ms. Woodward went from being homeless to a homeowner in less than eight years. There is no evidence of criminal activity since her last offense. Ms. Woodard has made significant efforts at rehabilitation, including her involvement in the community supporting animal rescue. Ms. Woodard has taken responsibility and shown great remorse for her past mistakes.

Respondent's four character letters extolled Ms. Woodard's work ethic and integrity. They all endorse Ms. Woodard retaining her license. Each of the letter writers called Ms. Woodard honest and trustworthy and recommended that she be allowed to keep her Life Agent license, despite her criminal past and her most recent conviction.

Ms. Woodard's rehabilitation since 2015 has been life-altering for her. Although the Department may revoke Ms. Woodard's license, the ALJ recommends that it does not. The preponderance of evidence shows the mitigating evidence outweighs the seriousness of the criminal offense, and Respondent has shown her overall fitness for licensure. However, she should still be disciplined for her repeated failures to carefully follow the reporting instructions in the PLA and Texas Insurance Code section 4001.252(a)(3). The ALJ recommends the Department suspend her license for a term of four years, with the suspension probated after three months, include the same conditions as were required in the PLA, and include any other conditions the Department deems appropriate. In support of this recommendation, the ALJ makes the following Findings of Fact and Conclusions of Law.

**V. FINDINGS OF FACT**

1. The Texas Department of Insurance (Department) issued Whitney Taylor Woodard (Ms. Woodard or Respondent) life agent license number 2662903 on May 30, 2023.
2. Because Ms. Woodard had an extensive prior criminal history, the license was issued subject to a four-year probated license agreement (PLA) that she signed.

3. The PLA required, among other things, that Ms. Woodard immediately notify the Department of any indictment or other legal proceeding against her for a misdemeanor or felony offense, and any administrative actions taken against her by a financial or insurance regulator of the state of Texas, another state, or by the federal government.
4. Ms. Woodward's extensive criminal history spanned from about 2005 to 2015, and included at least two felonies.
5. Ms. Woodard was forthcoming at the hearing about her prior criminal history.
6. Ms. Woodward was a drug addict from 2005 until 2015 and she also experienced homelessness from 2008 to 2015. During that time, she stole to survive and support her addiction.
7. Beginning in 2010, Ms. Woodard started rehab to get help for her addiction. By 2015, Ms. Woodard was finally able to turn her life around. She has stayed off drugs since 2015.
8. Ms. Woodard has been regularly employed since 2015. She now owns a home and has built a stable life for herself.
9. On May 18, 2023, Ms. Woodard was arrested at Home Depot for allegedly attempting to steal about \$100 worth of gardening supplies. Because she had an extensive criminal history involving theft, Home Depot had her arrested.
10. Ms. Woodard adamantly denied committing the offense.
11. Because she had two prior felonies, Ms. Woodard was indicted for State Jail Felony Theft of Property <\$2,500.
12. Ms. Woodard's lawyer was able to negotiate a plea deal down to Class A Misdemeanor, which included paying \$305 in court costs and time served (her two days in jail after arrest). On August 1, 2024, Ms. Woodard pled guilty and was convicted of Class A Misdemeanor Theft of Property <\$2,500.
13. Despite her forceful declaration of innocence, Ms. Woodard claims she pled guilty to misdemeanor theft on advice of counsel to avoid a protracted and expensive hearing and a possible felony conviction.

14. Collateral estoppel applies to her conviction.
15. Ms. Woodard violated her PLA by failing to properly report her 2023 indictment for felony theft in the manner instructed on the PLA and for failing to report two administrative decisions (license denials) by the Kansas Department of Insurance.
16. Ms. Woodard was not intentionally dishonest or deceptive in her failures to comply with the reporting requirements of her PLA and Texas Insurance Code section 4001.252(a)(3). However, these repeated failures to follow Department rules and instructions bear on her fitness to practice her occupation.
17. Ms. Woodard was 37 years old at the time of her last offense; therefore, it cannot be considered a youthful indiscretion.
18. It has been over two years since the offense, and she paid all amounts ordered (\$305 court costs).
19. Ms. Woodard is no longer trapped in a cycle of drug abuse and homelessness and therefore lacks the same motive or need to engage in criminal activity she once had.
20. Ms. Woodward has had steady employment before and after her most recent offense.
21. Ms. Woodard has received three promotions from her employer, American Income Life since she began there in 2022. She is fully trusted at work.
22. Ms. Woodard has not received any complaints for her insurance work.
23. There is no evidence of criminal activity since Ms. Woodard's last offense.
24. Ms. Woodard has made significant efforts at rehabilitation, including her involvement in community supporting animal rescue.
25. Ms. Woodard has taken responsibility and expressed shame and remorse for her past mistakes.
26. Ms. Woodard submitted four letters of recommendation from:

- Richard Correa—the Senior Vice President of Sales for Globe Life/Liberty National Division and a former owner at American Income Life;
- Matthew Turnquist—Current owner at American Income Life;
- Halie Samaniego—Ms. Woodard’s former co-worker at American Income Life; and
- Jordan Hamrick—Ms. Woodard’s direct manager at American Income Life.

The four character letters extolled Ms. Woodard’s work ethic, honesty, trustworthiness, and integrity. They all endorse Ms. Woodard be allowed to keep her Life Agent license, despite her criminal past and her most recent conviction.

27. On October 24, 2024, the Department referred this matter to the State Office of Administrative Hearings (SOAH) for a hearing.
28. December 2, 2024, the Department issued an amended notice of hearing and Amended Petition.
29. The notice of hearing, together with the Amended Petition, contained a statement of the time, place, and nature of the hearing; a statement of the legal authority and jurisdiction under which the hearing was to be held; a reference to the particular sections of the statutes and rules involved; and either a short, plain statement of the factual matters asserted or an attachment that incorporated by reference the factual matters asserted in the complaint or petition filed with the state agency.
30. On July 29, 2025, SOAH ALJ Ross Henderson convened a hearing by Zoom videoconference. Attorney Sarah White represented Staff, and Ms. Woodard represented herself.
31. The record originally closed on August 8, 2025, granting Ms. Woodard’s request for an opportunity to submit letters of support and giving Staff an opportunity to object to any such letters. After the record was closed, Staff filed a motion to reopen the record to offer Staff’s post-hearing Rebuttal Exhibit A, as rebuttal to Ms. Woodard’s post-hearing submission of exhibits. Ms. Woodard did not file a response or objection. Neither party requested to

reopen the hearing for cross examination or live rebuttal, so Staff's motion was granted, and the record was reopened and closed on August 21, 2025.

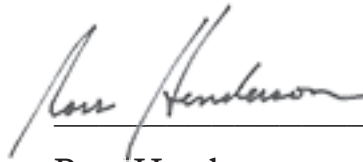
**VI. CONCLUSIONS OF LAW**

1. The Department has jurisdiction over this matter. Tex. Ins. Code §§ 4001.002, 4005.101, .102, 4054.301.
2. SOAH has authority to hear this matter and issue a proposal for decision with findings of fact and conclusions of law. Tex. Gov't Code ch. 2003; Tex. Ins. Code § 4005.104.
3. Respondent received timely and sufficient notice of the hearing. Tex. Gov't Code §§ 2001.051-.052; Tex. Ins. Code § 4005.104(b).
4. The Department may revoke a license, if the licensee has engaged in fraudulent or dishonest acts or practices or has been convicted of an offense directly related to the duties and responsibilities of the licensed occupation, unless the mitigating factors outweigh the serious nature of the criminal offense when viewed in light of the occupation being licensed. 28 Tex. Ins. Code § 4005.101(b)(5); 28 Tex. Admin. Code § 1.502(d), (e)(1), (e)(4)(F), (g).
5. The Department must consider the factors specified in Texas Occupations Code sections 53.022 and 53.023 in determining whether to grant, deny, suspend, or revoke any license. 28 Tex. Admin. Code § 1.502(h).
6. Additionally, an applicant must furnish proof to the Department that the license holder has: maintained a record of steady employment; supported the license holder's dependents, where applicable; otherwise maintained a record of good conduct; and paid all outstanding court costs, supervision fees, fines, and restitution ordered in any criminal case in which the license holder has been convicted. 28 Tex. Admin. Code § 1.502(h)(2)(G).
7. Staff has the burden of proving its grounds for disciplining Respondent's license, while Respondent has the burden to prove her fitness to be licensed despite her criminal history and/or fraudulent or dishonest conduct. Tex. Occ. Code § 53.023(b); 1 Tex. Admin. Code § 155.427.

8. The standard of proof is by a preponderance of the evidence. *Granek v. Tex. St. Bd. of Med. Examin'rs*, 172 S.W.3d 761, 777 (Tex. App.—Austin 2005, no pet.).
9. The Department may discipline Ms. Woodard's license pursuant to Texas Insurance Code section 4005.101(b)(5) and 28 Texas Administrative Code sections 1.502(d), (e)(1), and (e)(4)(F), because she pled guilty to Class A Misdemeanor Theft of Property <\$2,500.
10. The Department should suspend Ms. Woodard's license for a term of four years, with the suspension probated after three months, and include the same conditions as were required in her probated license agreement, and include any other conditions the Department deems appropriate. Tex. Occ. Code § 53.023; Tex. Ins. Code §§ 4005.101(b)(5), .102(2); 28 Tex. Admin. Code § 1.502(h).

**Signed October 13, 2025.**

ALJ Signature:

A handwritten signature in cursive script that reads "Ross Henderson". The signature is written in black ink and is positioned above a horizontal line.

Ross Henderson

Presiding Administrative Law Judge

2026-9931

**Exhibit B**

# State Office of Administrative Hearings

ACCEPTED  
454-25-03828  
11/5/2025 4:04:41 pm  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Kevin Garza, CLERK

Kristofer S. Monson  
Chief Administrative Law Judge

November 5, 2025

FILED  
454-25-03828  
11/5/2025 3:58 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Kevin Garza, CLERK

To the Parties

VIA EFILE TEXAS

**RE: SOAH Docket Number 454-25-03828.C; *TDI v. Whitney Taylor Woodard***

Dear Parties:

The ALJ considered Respondent's exceptions and makes no changes to the Proposal for Decision (PFD). Respondent's primary concern is with the sanction recommended. A four-year suspension probated after 3 months. She argues that the suspension should be probated immediately instead. Staff argues that the Commissioner should revoke Respondent's license. The ALJ carefully weighed all the evidence and concluded a four-year suspension probated after 3 months would be a just outcome. However, the ultimate decision about the sanction, including whether to revoke Respondent's license, is entirely within the discretion of the Commissioner.

The ALJ also considered Staff's voluminous exceptions. The ALJ carefully weighed the evidence and makes no changes to the findings of fact. Regarding Staff's recommended changes to the Conclusions of Law (COL), as noted in footnote 4 of the PFD, the ALJ applied the Commission's rules in effect on the date of the alleged misconduct (May 18, 2023), which gave rise to the Department's sanctioning authority. Staff argues the ALJ should have instead applied the law in effect on the date of her conviction, which came after section 1.502 was amended (September 26, 2023). Arguments could be made for applying either version of the rule. Ultimately, the ALJ does not believe it would make a substantive difference in the analysis, so no changes were made based on any

# 2026-9931

Exceptions Letter

November 5, 2025

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related exceptions. However, after considering Staff's additional exceptions, the ALJ makes the following amendments to the COLs to more closely track rule language:

## COL 4

The Department may, after notice and an opportunity for hearing, revoke a license or authorization, if the licensee holder has committed a felony or misdemeanor, or engaged in fraudulent or dishonest acts or practices activity that or has been convicted of an offense directly related to the duties and responsibilities of the licensed occupation, unless the commissioner finds that the mitigating factors outweigh the serious nature of the criminal offense when viewed in light of the occupation being licensed. ~~28~~ Tex. Ins. Code § 4005.101(b)(5); 28 Tex. Admin. Code § 1.502(d), (e)(1), (e)(4)(F), (g).

## COL 5

~~¶~~For criminal convictions, the Department ~~must~~ will consider the factors specified in Texas Occupations Code sections 53.022 and 53.023 in determining whether to grant, deny, suspend, or revoke any license under its jurisdiction. The Department has not adopted any specific criteria for considering the sanction for engaging in fraudulent or dishonest acts or practices. Tex. Ins. Code § 4005.101(b)(5); 28 Tex. Admin. Code § 1.502(h).

## COL 9

The Department may discipline Ms. Woodard's license up to and including revocation pursuant to ~~Texas Insurance Code section 4005.101(b)(5) and 28 Texas Administrative Code sections 1.502(d), (e)(1), and (e)(4)(F)~~, because she pled guilty to Class A Misdemeanor Theft of Property <\$2,500 which directly relates to the duties and responsibilities of the licensed occupation and pursuant to Texas Insurance Code sections 4005.101 and .102 because theft is a fraudulent or dishonest act or practice.

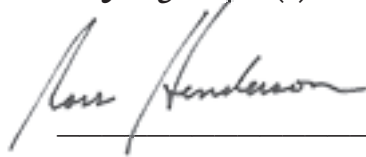
**2026-9931**

Exceptions Letter

November 5, 2025

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ALJ Signature(s):

A handwritten signature in black ink, appearing to read "Ross Henderson", written over a horizontal line.

Ross Henderson

Presiding Administrative Law Judge

CC: Service List