

No. 2023-8069

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

**Date:** 7/6/2023

**Subject Considered:**

Errol Lawrence Sidney, Jr.  
[REDACTED]  
Fort Worth, Texas 76123

Default Order  
SOAH Docket No. 454-23-19080  
TDI Enforcement File No. 31202

**General remarks and official action taken:**

This is a default order taken against Errol Lawrence Sidney, Jr. (Respondent) because he falsified 29 life insurance policy applications. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license.

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

**Findings of Fact**

Failure to Respond to Notice of Hearing

1. On May 12, 2023, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
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 and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED]

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Commissioner's Order

Errol Lawrence Sidney, Jr.

SOAH Docket No. 454-23-19080

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Fort Worth, Texas 76123. The Notice of Hearing and Original Petition were also sent by electronic mail.

4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

## Conclusions of Law


1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054; and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

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## Order

It is ordered that any licenses held by Errol Lawrence Sidney, Jr. are revoked. A copy of this order will be provided to law enforcement and other appropriate administrative agencies for further investigation as may be warranted.

DocuSigned by:  
  
FC5D7EDDFFBB4F8...

\_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:

*L. Merida*

\_\_\_\_\_  
Latoya Merida, Staff Attorney  
Enforcement

# 2023-8069

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## Affidavit

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

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

"My name is Roxanne Rodriguez, 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 Errol Lawrence Sidney, Jr. I have confirmed that:

- a. The last mailing address provided to the department in writing by Errol Lawrence Sidney, Jr. is [REDACTED] Fort Worth, Texas 76123.
- b. The file maintained by Enforcement contains a Notice of Hearing dated May 12, 2023, and an Original Petition dated May 11, 2023, which were filed with the State Office of Administrative Hearings.
- c. On May 12, 2023, the Notice of Hearing and Original Petition addressed to Errol Lawrence Sidney, Jr. were mailed first-class and certified, return receipt requested, to his last known address.

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

DocuSigned by:

*Roxanne Rodriguez*

702242D1EC3C4E7...

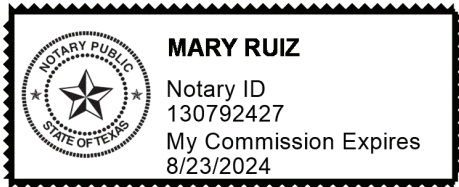
Affiant

# 2023-8069

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 6/29/2023. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Mary Ruiz*  
795DC4D59167489...

Notary Public State of Texas

**2023-8069**

FILED  
454-23-19080  
5/12/2023 11:58 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Crystal Rosas, CLERK

ACCEPTED  
454-23-19080  
5/12/2023 12:00:03 pm  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Crystal Rosas, CLERK

**SOAH DOCKET NO. 454-23-19080  
TDI ENFORCEMENT FILE NO. 31202**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**ERROL LAWRENCE SIDNEY, JR,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

The Texas Department of Insurance 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 the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, August 29, 2023, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall 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 shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. 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](http://www.soah.texas.gov), or in printed format upon request to SOAH.**

**YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**

**EXHIBIT**  
          A

## 2023-8069

Notice of Hearing

Errol Lawrence Sidney, Jr.

SOAH Docket No. 454-23-19080

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**IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

**IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*  
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](http://www.soah.texas.gov)
- (2) *(by mail, fax, or email)*  
Chief Clerk  
Texas Department of Insurance  
P.O. Box 12030, MC GC-CCO  
Austin, Texas 78711-2030  
(512) 490-1064 (Fax)  
[chiefclerk@tdi.texas.gov](mailto:chiefclerk@tdi.texas.gov); and
- (3) *(by mail, fax, or email)*  
Latoya Merida, Staff Attorney

## 2023-8069

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Errol Lawrence Sidney, Jr.  
SOAH Docket No. 454-23-19080  
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Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Latoya.merida@tdi.texas.gov

### **Receiving Documents Electronically and Filing Documents with SOAH**

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: [www.soah.texas.gov](http://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 exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

### **Important Security Notice** (for In-Person Hearings ONLY)

**ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.**

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

Respectfully Submitted,

*L. Merida*

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Latoya Merida



## **2023-8069**

Notice of Hearing

Errol Lawrence Sidney, Jr.

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State Bar No. 24089625

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6344 (Direct)

(512) 490-1020 (Fax)

Latoya.merida@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

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

**2023-8069**

Notice of Hearing

Errol Lawrence Sidney, Jr.

SOAH Docket No. 454-23-19080

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**CERTIFICATE OF SERVICE**

I, Latoya Merida, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by regular, first-class and certified mail, return receipt requested, on this 12th day of May 2023 to:

Errol Lawrence Sidney, Jr.

[REDACTED]

Fort Worth, Texas 76123

*Respondent Pro Se*

*Via CM/RRR No.:* 9214 8901 9403 8314 9275 45

*Via Email:* [REDACTED]

*L. Merida*

---

Latoya Merida

**2023-8069**

SOAH DOCKET No. 454-23-19080

FILED  
454-23-19080  
5/11/2023 8:52 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NO. 31202**

ACCEPTED  
454-23-19080  
5/11/2023 9:03:12 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**ERROL LAWRENCE SIDNEY, JR.,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Errol Lawrence Sidney, Jr. (Sidney). In support of this petition, the department makes the following allegations upon information and belief:

**Jurisdiction**

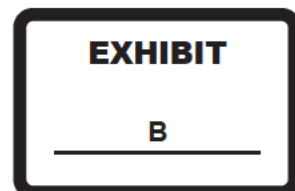
The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4054.301, 4101.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

1. Sidney, individual identification number 1548166, holds an adjuster all lines license, issued by the department on September 1, 2022.
2. Sidney previously held a life agent license that expired September 20, 2022, due to a failure to renew.

Fictitious Primerica Life Insurance Policies

3. In January 2023, Primerica Life Insurance Companies (Primerica) canceled Sidney's appointments due to his fraudulent and dishonest acts.
4. According to Primerica's investigation, Sidney submitted 29 life insurance applications for people without medical disclosures over a four-day period.



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Original Petition

Errol Lawrence Sidney, Jr.

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5. In many cases, applications were also submitted within minutes of each on the same day.
6. The 29 fictitious applications were:
  - a. Submitted with Bankcorp bank accounts, 25 of which returned as "unable to locate account" with 10 of the account numbers in close or consecutive order.
  - b. None of the social security numbers were a match. Specifically, 32 total social security numbers researched belonged to someone other than the named client. Eighteen of the social security numbers had the same first four digits and were in consecutive order.
  - c. Of the 29 quality business surveys attempted, none were successful due to incorrect phone numbers provided. Five of the phone numbers provided were in consecutive order.
7. Sidney admitted to falsifying all social security numbers, phone numbers, and bank account information for the 29 life insurance policies.

## Legal Allegations

1. Sidney committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated in TEX. INS. CODE § 4005.102.
2. Sidney violated TEX. INS. CODE § 4005.101(b)(5) by engaging in fraudulent or dishonest acts or practices.

## 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. revoking Errol Lawrence Sidney, Jr.'s license; and
2. 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,

**2023-8069**

Original Petition

Errol Lawrence Sidney, Jr.

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*L. Merida*

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Latoya Merida  
State Bar No. 24089625  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6344 (Direct)  
(512) 490-1020 (Fax)  
Latoya.merida@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

**2023-8069**

**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.

Mary Ruiz on behalf of Latoya Merida  
Bar No. 24089625  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 75528629  
Filing Code Description: Request to Docket  
Filing Description: Request to Docket  
Status as of 5/11/2023 9:05 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	5/11/2023 8:52:52 AM	SENT

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Latoya Merida		Latoya.Merida@tdi.texas.gov	5/11/2023 8:52:52 AM	SENT
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	5/11/2023 8:52:52 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	5/11/2023 8:52:52 AM	SENT

Associated Case Party: Errol LawrenceSidney, Jr.

Name	BarNumber	Email	TimestampSubmitted	Status
Errol Lawrence Sidney, Jr.		[REDACTED]	5/11/2023 8:52:52 AM	SENT

**2023-8069**

**Automated Certificate of eService**

This automated certificate of service was created by the e filing system. The filer served this document via email generated by the e filing 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.

Mary Ruiz on behalf of Latoya Merida  
Bar No. 24089625  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 75585975  
Filing Code Description: Notice of Hearing  
Filing Description: Notice of Hearing and Original Petition  
Status as of 5/12/2023 12:00 PM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT
Latoya Merida		Latoya.Merida@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT
Catarina Tapia		Catarina.Tapia@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	5/12/2023 11:58:00 AM	SENT

Associated Case Party: Errol LawrenceSidney, Jr.

Name	BarNumber	Email	TimestampSubmitted	Status
Errol Lawrence Sidney, Jr.		[REDACTED]	5/12/2023 11:58:00 AM	SENT



# 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: 05/12/2023

Shipped From:

Name: MC ENF M RUIZ

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78711

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

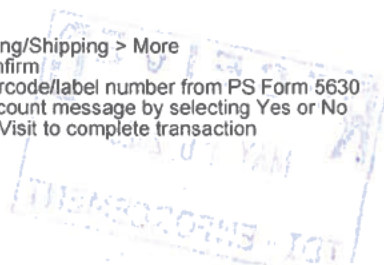
\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

## B. USPS Action

Note to RSS Clerk:

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

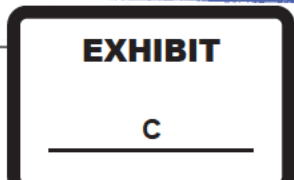
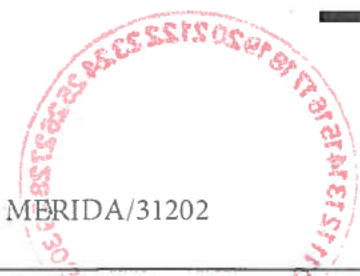
USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.



USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0044 4054 71







Firm Mailing Book For Accountable Mail

2023-8069

Name and Address of Sender

MC ENF M RUIZ  
TEXAS DEPARTMENT OF INSURANCE  
1801 CONGRESS AVENUE, SUITE 6.900  
AUSTIN TX 78711

ENF

USPS Tracking/Article Number

9214 8901 9403 8314 9275 45

MERIDA/31202

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

ERROL LAWRENCE SIDNEY, JR.  
[REDACTED]  
FORT WORTH, TEXAS 76123

Check type of mail or service

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

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

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
1.74	4.15	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED  
MAY 16 2023  
TDI - ENFORCEMENT

12345678910111213141516171819202122232425262728293031

CARROLL STATION  
MAY 2023  
AUSTIN TX  
78711

Total Number of Pieces  
Total Number of Pieces Received at Post Office

1

Registered by Sender

Registered by Per (Name of receiving employee)

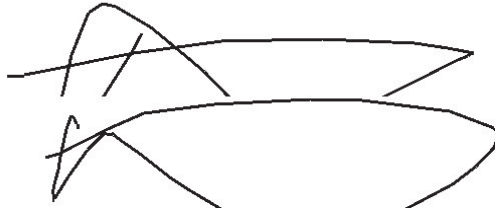


Date Produced: 05/16/2023

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8314 9275 45. Our records indicate that this item was delivered on 05/15/2023 at 11:47 a.m. in FORT WORTH, TX 76123. The scanned image of the recipient information is provided below.

Signature of Recipient :



Address of Recipient :



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:

██████████ DNEY, JR.  
FORT WORTH, TEXAS 76123

Customer Reference Number: C4192372.25023849  
Return Reference Number MERIDA/31202