

No. 2023-8409

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

**Date:** 12/14/2023

**Subject Considered:**

Joseph Richard Delgado  
[REDACTED]  
Bowie, TX 76230-4829

Consent Order  
TDI Enforcement File No. 32298

**General remarks and official action taken:**

This is a consent order with Joseph Richard Delgado (Delgado). Delgado improperly applied unearned discounts to insureds that were unwarranted. Delgado has agreed to an administrative penalty of \$1,500.

**Waiver**

Delgado acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Delgado waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**Findings of Fact**

1. Delgado, individual identification number 1270823, holds a general lines agent license with life, accident, health, and HMO qualification issued by the Texas Department of Insurance (TDI) on December 19, 2013, and property and casualty qualification issued by TDI on March 19, 2014.

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Commissioner's Order  
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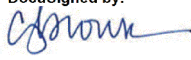
2. Delgado improperly applied affinity discounts, homeownership discounts, and roof age discounts to insureds that were unwarranted. This resulted in the insureds receiving lower premium rates to which the insureds were not entitled.
3. Delgado represents he applied these discounts believing they were warranted based on training he received. Delgado represents that he understands now that these discounts were improper.

### Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4051.051, and 4054.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Delgado has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Delgado engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

### Order

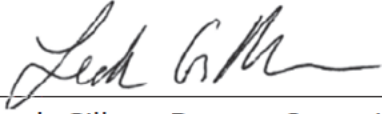
It is ordered that Joseph Richard Delgado pay an administrative penalty of \$1,500 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

DocuSigned by:  
  
FC5D7EDDFFBB4F8... \_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

**2023-8409**

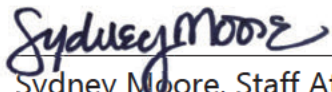
Commissioner's Order  
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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Sydney Moore, Staff Attorney  
Enforcement

**Affidavit**

STATE OF TEXAS §

§

COUNTY OF Montague §

Before me, the undersigned authority, personally appeared Joseph Richard Delgado, who being by me duly sworn, deposed as follows:

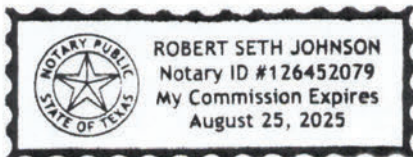
"My name is Joseph Richard Delgado. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Joseph Delgado  
Affiant

SWORN TO AND SUBSCRIBED before me on November 16<sup>th</sup>, 2023.

(NOTARY SEAL)



Robert Seth Johnson  
Signature of Notary Public

Robert + Seth Johnson  
Printed Name of Notary Public