

No. **2024-8622**

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

**Date: 4/25/2024**

**Subject Considered:**

Theresa Gil Romer  
San Antonio, Texas

Consent Order  
TDI Enforcement File No. 33809

**General remarks and official action taken:**

This is a consent order with Theresa Gil Romer (Romer). Romer submitted life insurance applications with false and invalid information. Romer has agreed to a 1-year probated suspension of her license.

**Waiver**

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

**Findings of Fact**

1. Romer, individual identification number 2275721, holds a life agent license issued by TDI on June 6, 2023.
2. Romer was an appointed agent with American Income Life Insurance Company and submitted life insurance applications with invalid or false information.

3. Romer represents that she entered the information provided to her by the insureds and that any false information entered on the applications was done unintentionally.

### **Conclusions of Law**

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 4054.201.
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. Romer 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. Romer engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5) by submitting life insurance applications with false information.

### **Order**

It is ordered that Theresa Gil Romer's life agent license is suspended for one year. The suspension is probated pursuant to the terms and conditions stated in this order.

If, during the probation period imposed by this order, TDI issues any additional licenses or authorizations to Romer, those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall 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, Romer must file a written report, on or before the 15th day of each month on a quarterly basis for the months of March, June, September, and December with TDI by emailing it to EnforcementReports@tdi.texas.gov. The reports must include the following information:

- a. Romer's current mailing address and telephone number;

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- b. the name, mailing address, and telephone number of Romer's employer, and if Romer is self-employed, a statement that she is self-employed, and the name, mailing address, and telephone number of his business;
  - a. If Romer is self-employed, a list of the name, mailing address, and telephone number of every employee working for her or her business;
- c. the name and address of any insurer which has appointed Romer as an agent;
- d. the name and address of any insurer which has canceled Romer's appointment as an agent; and
- e. a copy of any and all contracts Romer has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Romer 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
- d. any complaint made against Romer concerning her performance as an agent, as well as a written explanation detailing the steps taken to resolve it.

DocuSigned by:  
  
FC5D7E0DFFB4F8...

Cassie Brown  
Commissioner of Insurance

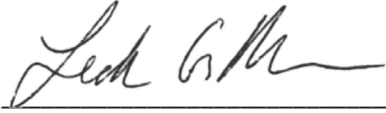
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Recommended and reviewed by:



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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 §

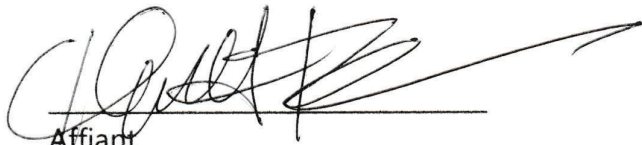
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COUNTY OF Bexar §

Before me, the undersigned authority, personally appeared Theresa Gil Romer, who being by me duly sworn, deposed as follows:

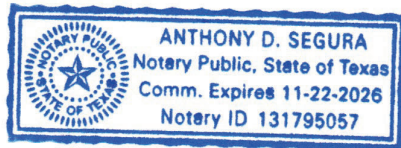
"My name is Theresa Gil Romer. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

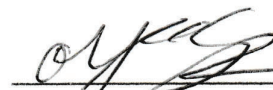
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

  
\_\_\_\_\_  
Affiant

SWORN TO AND SUBSCRIBED before me on April 3rd, 2024.

(NOTARY SEAL)



  
\_\_\_\_\_  
Signature of Notary Public

Anthony Segura  
\_\_\_\_\_  
Printed Name of Notary Public