

No. 2020-6294

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

Date: MAR 25 2020

**Subject Considered:**

Matthew Michael Roll

[REDACTED]  
Friendswood, Texas 77546-1741

Consent Order  
SOAH Docket No. 454-19-6273.C  
TDI Enforcement File No. 13985

**General remarks and official action taken:**

This is a consent order with Matthew Michael Roll (Roll). Roll engaged in dishonest conduct related to the issuance of eight life insurance policies. Roll has agreed to pay a \$2,500 administrative penalty for these violations. The department also grants Roll an escrow officer license.

**Waiver**

Roll acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Roll waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order. Pursuant to Texas Insurance Code §82.055, Roll agrees to the terms of this Consent Order with the express reservation that he does not admit to any violation of the Texas Code, Rules, or Regulations and that the existence of any such violation is in dispute.

**Findings of Fact**

1. Matthew Michael Roll, individual identification number 562541, holds a general lines license with life, accident, and health and property and casualty qualifications, both originally issued on October 27, 2003.

2. Roll operates the 1<sup>st</sup> Texas Agency (1<sup>st</sup> Texas), a captive Allstate Insurance Company agency. 1<sup>st</sup> Texas holds an active general lines license issued in 2010.
3. Allstate hired Roll as an exclusive agent on November 1, 2010. Roll continues to operate 1<sup>st</sup> Texas as a captive agency in Friendswood, Texas.
4. During an investigation by Allstate into an associated agent's activities, Allstate discovered that Roll had issued eight life insurance policies in November and December 2016 that were paid for by Roll or 1<sup>st</sup> Texas.
5. Roll paid for these eight policies gratuitously for his friends or as his valued customers. The eight policies were placed with the knowledge and consent of the policyholders. However, Roll or 1<sup>st</sup> Texas paid for the policies instead of the insureds, which was against Allstate policy.
6. The life insurance policies were paid for in full at the time of inception and did not terminate until the end of each policy's one-year terms. No claims were made on any of the policies.
7. In paying for the eight policies, Roll and 1<sup>st</sup> Texas qualified for a larger monetary end of year bonus than would have otherwise been earned.
8. Since Roll paid for the policies in violation of Allstate's guidelines, Allstate issued a Letter of Understanding stating that Roll's agency was involved in the improper practice of issuing life insurance policies to customers when the customers did not pay for the policies.
9. Roll signed Allstate's Letter of Understanding in August 2017 stating that he understood Allstate's policies and that future violations could jeopardize the agency relationship.
10. Roll has no other administrative actions or consumer complaints on file.
11. Roll applied for an escrow officer license with the department and the application was denied pending resolution of the Enforcement matter. At the time of application, Roll answered affirmatively that he was under investigation by the department.

**Conclusions of Law**

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 2652.001, 2652.201, 2652.2015, 4001.002, 4005.101 and 4005.102.
2. The commissioner of insurance has authority to informally dispose of this matter as set forth in TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Roll has knowingly and voluntarily waived all procedural rights to which he 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. Roll violated TEX. INS. CODE § 4005.101(b)(5) by engaging in fraudulent or dishonest acts or practices in relation to the issuance of eight life insurance policies.

**Order**

It is ordered that Matthew Michael Roll pay an administrative penalty of \$2,500 within 30 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." And transmitted to the Texas Department of Insurance, Attn: Enforcement, Division 60851, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.

It is further ordered that an escrow officer's license be granted to Matthew Michael Roll.

Kent C. Sullivan  
Commissioner of Insurance

By:

  
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Doug Slape  
Chief Deputy Commissioner  
Commissioner's Order No. 2018-5528

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Commissioner's Order

Matthew Michael Roll

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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Enforcement Division



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Whitney Fraser, Staff Attorney  
Enforcement Division

**Affidavit**

THE STATE OF Texas

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COUNTY OF Galveston

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

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

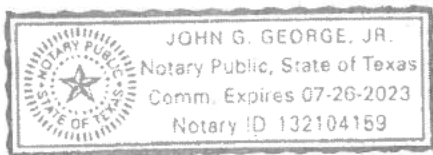
I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

Matthew Michael Roll has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."

Matthew Michael Roll  
Affiant

SWORN TO AND SUBSCRIBED before me on March 4, 2020.

(NOTARY SEAL)



John G. George, Jr.  
Signature of Notary Public

John G. George, Jr.  
Printed Name of Notary Public