

No. **2022-7256**

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

Date: 02/28/2022

Subject Considered:

Lauren Marie Cheyanne Pallugna
[REDACTED]
Conroe, Texas 77301

Consent Order
TDI Enforcement File No. 25015

General remarks and official action taken:

This is a consent order with Lauren Marie Cheyanne Pallugna (Pallugna). TDI alleges that Pallugna engaged in dishonest conduct and practices as related to policyholder documents, signatures, and policy information. This order suspends Pallugna's license and assesses a \$500 penalty. The suspension is probated for one year.

Waiver

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

Findings of Fact

1. Pallugna, individual identification number 1747123, holds a general lines license with a life, accident, health, and HMO qualification issued by the department on May 15, 2017, and a property and casualty qualification issued by the department on September 29, 2017.

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2. Pallugna was an employee of Benjamin Paul Thibodeaux (Thibodeaux) at his State Farm agency from November 1, 2017, until October 12, 2018.
3. Thibodeaux's license was revoked on February 4, 2022, under Commissioner's Order No. 2022-7209.
4. At the direction of Thibodeaux, Pallugna forged customers' and service providers' signatures on evidence of insurance, used templates on the agency server to create evidence of prior insurance, and manipulated information using Xactware to lower the cost of the customer's premium.
5. In May of 2019, Pallugna called the State Farm ethics hotline and reported the misconduct going on in the Thibodeaux agency.
6. Pallugna was fully cooperative with State Farm and the Department during the investigation of Thibodeaux, his employees, and his agency.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, 4051.051, 4054.051 and 4101.051, and TEX. GOV'T CODE §§ 2001.051-2001.178.
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. Pallugna has knowingly and voluntarily waived all procedural rights to which she 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. Pallugna has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

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Order

It is ordered that Lauren Marie Cheyanne Pallugna pay an administrative penalty of \$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.

It is further ordered that Lauren Marie Cheyanne Pallugna's general lines license with property and casualty qualification and life, accident, health, and HMO qualification 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, the department issues any additional licenses or authorizations to Pallugna, 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, Pallugna 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 the Texas Department of Insurance by emailing it to EnforcementReports@tdi.texas.gov. The reports must include the following information:

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

Pallugna must notify the department immediately of the following by emailing EnforcementReports@tdi.texas.gov:


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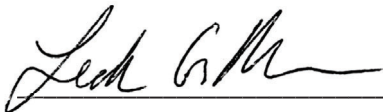
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- a. any charges or indictments filed against her for a misdemeanor or felony during the period she is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against her including formal and informal actions;
- c. any change in her employment or her residence; and
- d. any complaint made against Pallugna concerning her performance as an agent, as well as a written explanation detailing the steps taken to resolve it.


DocuSigned by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Enforcement Division



Sydney Moore, Staff Attorney
Enforcement Division

