

No. 2023-7835

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

Date: 03/06/2023

Subject Considered:

Dawn Leann Cable
[REDACTED]
Garland, TX 75040-7308

Consent Order
TDI Enforcement File No. 29985

General remarks and official action taken:

This is a consent order with Dawn Leann Cable (Cable). The department alleges that Cable, through her employment with an unlicensed adjusting firm, directly or indirectly engaged in the business of insurance without proper authorization. This order grants licenses to Cable, subject to certain conditions.

Waiver

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

Findings of Fact

1. Cable holds a public insurance adjuster license, originally issued by the department in 2012.
2. In April 2022, Cable applied for both a general lines agent license with a property and casualty qualification and an adjuster license. The department proposed to deny those licenses based on the conduct described below.

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Employment for Unlicensed Adjusting Firm

3. Texas law defines an adjuster to include a business entity which: investigates or adjusts losses on behalf of an insurer as an independent contractor or as an employee of an insurer or a managing general agent; supervises the handling of claims; or, investigates, adjusts, supervises the handling of, or settles workers' compensation claims.
4. Since September 1, 2011, business entities have been required to hold an adjuster's license to perform the acts of an adjuster. To qualify for licensure, a business entity must also designate a licensed adjuster responsible for the entity's compliance with Texas law.
5. Engaging in the business of insurance, including acting as an adjuster, without proper authorization, violates Texas law.
6. For many years, Insurance Claims Associates Agency Inc. (ICA) has investigated or adjusted losses on behalf of several insurers in Texas.
7. According to the Texas Secretary of State's records, ICA's sole officer and director is Daniel LaRue Deschamps (Deschamps).
8. According to the department's records, neither Deschamps nor ICA holds an adjuster license or any other license or authorization to engage in the business of insurance in Texas.
9. Cable has worked for ICA and Deschamps since 2019.
10. Cable represents that she did no direct adjusting work for ICA or Deschamps, but generally acted as an administrative assistant. Cable represents that ICA and Deschamps asked her to make sales calls to solicit business for ICA.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.051–101.052, 4001.001 *et seq.*, 4005.001 *et seq.*, 4051.001 *et seq.*, 4101.001 *et seq.*, and 4102.001 *et seq.*

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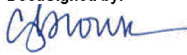
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2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Cable has knowingly and voluntarily waived all procedural 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. Through her employment with an unlicensed adjusting firm, Cable directly or indirectly engaged in the business of insurance without authorization, in violation of TEX. INS. CODE § 101.102.

Order

It is ordered that a general lines agent license with a property and casualty qualification and an adjuster license are granted to Dawn Leann Cable.

It is further ordered that Dawn Leann Cable cease any employment or contracted work with ICA, Deschamps, or any other entity engaged in the business of insurance in Texas that does not hold proper authorization to do so.

DocuSigned by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Affidavit

STATE OF Texas
COUNTY OF Dallas

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

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

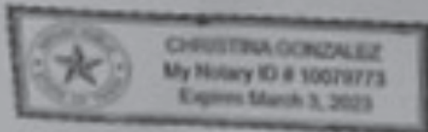
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Dawn Leann Cable

Affiant

SWORN TO AND SUBSCRIBED before me on 02-17, 2023.

(NOTARY SEAL)



Christina Gonzalez
Signature of Notary Public
Christina Gonzalez
Printed Name of Notary Public