

No. 2021-6866

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

**Date:** 06/11/2021

**Subject Considered:**

Ashley Elizabeth Sanchez, aka Ashley Marks



Humble, Texas 77396

Default Order  
SOAH Docket No. 454-21-1917.C  
TDI Enforcement File No. 27275

**General remarks and official action taken:**

This is a default order taken against Ashley Elizabeth Sanchez, aka Ashley Marks (Respondent) because she allegedly committed a criminal offense of such a serious nature that her license may be revoked; she committed fraudulent and dishonest acts; and she made material misrepresentations on life insurance policy applications and contracts. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

Failure to Respond to Notice of Hearing

1. On April 8, 2021, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.

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2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], Humble, Texas 77396. The Notice of Hearing and Original Petition were also sent to two additional addresses associated with Respondent: [REDACTED], Houston, Texas 77396, and [REDACTED] Houston, Texas 77002.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

### Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.301; 28 TEX. ADMIN. CODE § 1.502; TEX. OCC. CODE §§ 53.021-53.023; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

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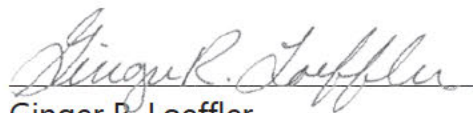
### Order

It is ordered that any licenses held by Ashley Elizabeth Sanchez, aka Ashley Marks are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

By:  \_\_\_\_\_  
Doug Slape  
Chief Deputy Commissioner  
TEX. GOV'T CODE § 601.002  
Commissioner's Order No. 2018-5528

Prepared and reviewed by:

  
Ginger R. Loeffler  
Litigation Director  
Enforcement Division

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## Affidavit

**STATE OF TEXAS**           §  
  §  
**COUNTY OF TRAVIS**       §

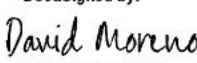
Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Ashley Elizabeth Sanchez, aka Ashley Marks. I have confirmed that:

- a. The last mailing address provided to the department in writing by Ashley Elizabeth Sanchez, aka Ashley Marks is [REDACTED], Humble, Texas 77396.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated April 8, 2021, which were filed with the State Office of Administrative Hearings.
- c. On April 8, 2021, the Notice of Hearing and Original Petition addressed to Ashley Elizabeth Sanchez, aka Ashley Marks were mailed certified, return receipt requested, to her last known address and two additional addresses: [REDACTED], Houston, Texas 77396, and Ashley Marks, [REDACTED] Houston, Texas 77002.

A copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C."

DocuSigned by:  
  
59772BCDBF664D5...  
\_\_\_\_\_  
Affiant

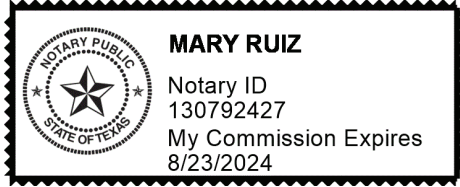


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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 6/7/2021. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Mary Ruiz*  
795DC4D59167489...

Notary Public State of Texas

**2021-6866**

ACCEPTED  
454-21-1917  
04/08/2021 10:31 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

FILED  
454-21-1917  
4/8/2021 10:24 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**SOAH DOCKET NO. 454-21-1917.C**  
**TDI ENFORCEMENT FILE NO. 27275**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**ASHLEY ELIZABETH SANCHEZ**  
**aka ASHLEY MARKS,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Thursday, June 10, 2021, at 1:00 p.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

**Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at [www.soah.texas.gov](http://www.soah.texas.gov), or in printed format upon request to SOAH.**

**YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**

**EXHIBIT**  
**A**

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Notice of Hearing  
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**IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION IS GRANTED BY DEFAULT.**

**IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION IS GRANTED BY DEFAULT.**

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division  
State Office of Administrative Hearings  
300 West 15th Street, Room 504  
P.O. Box 13025  
Austin, Texas 78711-3025  
(512) 322-2061 (Fax);
- (2) Chief Clerk  
Texas Department of Insurance  
P.O. Box 149104, MC112-2A  
Austin, Texas 78714-9104  
(512) 490-1064 (Fax)  
chiefclerk@tdi.texas.gov; and
- (3) Ginger R. Loeffler, Litigation Director  
Texas Department of Insurance  
Enforcement Division, MC110-1A

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P.O. Box 149104  
Austin, Texas 78714-9104  
(512) 490-1020 (Fax)  
Ginger.Loeffler@tdi.texas.gov

### **Receiving Documents**

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, [www.soah.texas.gov](http://www.soah.texas.gov), click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

### **Important Security Notice**

**ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.**

If you have any questions, please contact me at the address or telephone number shown below.



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Respectfully Submitted,



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Ginger R. Loeffler  
State Bar No. 24043871  
Texas Department of Insurance  
Enforcement Division, MC110-1A  
P.O. Box 149104  
Austin, Texas 78714-9104  
(512) 676-6350 (Direct)  
(512) 490-1020 (Fax)  
Ginger.Loeffler@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A  
Administrative Review, MC107-1A

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**CERTIFICATE OF SERVICE**

I, Ginger R. Loeffler, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested, on this 8th day of April, 2021 to:

Ashley Elizabeth Sanchez,  
aka Ashley Marks

CM/RRR: 9214 8901 9403 8336 9091 54

[REDACTED]  
Humble, Texas 77396  
*Respondent Pro Se*

Ashley Elizabeth Sanchez,  
aka Ashley Marks

CM/RRR: 9214 8901 9403 8336 9092 84

[REDACTED]  
Houston, Texas 77396  
*Respondent Pro Se*

Ashley Marks

CM/RRR: 9214 8901 9403 8336 9094 51

[REDACTED]  
Houston, Texas 77002  
*Respondent Pro Se*



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Ginger R. Loeffler

**SOAH DOCKET NO. 454-21-1917.C  
TDI ENFORCEMENT FILE NO. 27275**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**ASHLEY ELIZABETH SANCHEZ,  
aka ASHLEY MARKS,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Ashley Elizabeth Sanchez, aka Ashley Marks. In support of this petition, the department makes the following allegations upon information and belief:

**Jurisdiction**

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.301; 28 TEX. ADMIN. CODE § 1.502; TEX. OCC. CODE §§ 53.021-53.023; and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

Licensure

1. Ashley Elizabeth Sanchez, aka Ashley Marks, (Sanchez-Marks) individual identification no. 2046799, holds a life agent license issued by the Texas Department of Insurance on May 31, 2019.

Criminal History and Fraudulent and Dishonest Acts

2. According to the Complaint in Cause No. 171695501010 in the 177th District Court of Harris County, Texas, charging Sanchez-Marks with Felony Capital Murder, on or about June 27, 2020, Sanchez-Marks did "unlawfully, intentionally and knowingly cause the death of Jason Sanchez-Marks . . . an individual under ten



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years of age, by administering toxic amounts of Chlorpheniramine, Dextromethorphan, and Diphenhydramine with Methamphetamine" to Jason Sanchez-Marks.

3. Jason Sanchez-Marks was the six-year-old son of Sanchez-Marks.
4. According to the child fatality report for Jason Sanchez-Marks by the Texas Department of Family and Protective Services (TDFPS), the boy and his four-year old sister—the daughter of Sanchez-Marks—were staying with their maternal grandfather and had tested positive for tuberculosis.
5. The TDFPS report states that Sanchez-Marks went to her father's home twice to administer Nyquil to her children, but only Jason Sanchez-Marks took the medication. The criminal complaint charging Sanchez-Marks alleges that the Nyquil was laced with methamphetamine, cocaine, and various other drugs, and that Sanchez-Marks gave them to her son with the intent of killing him.
6. Six-year-old Jason Sanchez-Marks died on June 27, 2020. The TDFPS report states that the young boy suffered hallucinations, projectile vomiting, and was unable to sleep in the days leading up to his death. The report concluded: "The department confirmed allegations that the deceased child's mother and maternal grandfather both medically neglected the deceased child, which led to the child's death."
7. The Harris County District Attorney's Office reports that Sanchez-Marks took out life insurance policies on her children approximately one month prior to her son's death. Gilbert Sawtelle, Chief of the Child Fatality Division of the Harris County District Attorney's Office, stated: "I believe [Sanchez-Marks] poisoned her child to cash in on two life insurance policies she took out on her son a month prior to his death."
8. According to criminal records and the Harris County District Attorney's Office, Sanchez-Marks initially lied to police about her knowledge of the life insurance policies, despite the fact that she is a licensed life insurance agent.
9. Sanchez-Marks fraudulently took out life insurance policies on her children with the intent of murdering them and cashing in as the beneficiary, thereby making material misrepresentations on the life insurance policy applications and contracts.



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She was also dishonest with law enforcement and criminal prosecuting authorities when questioned about the life insurance policies on her children.

10. The Harris County District Attorney's Office, as well as multiple family members and friends of Sanchez-Marks, report that she also falsely claimed to have cancer in an effort to get money for her supposed treatment.
11. Sanchez-Marks created a fake receipt for services from Texas Oncology when in fact, the provider confirmed Sanchez-Marks had never received cancer treatment there.
12. Sanchez-Marks committed fraudulent and dishonest acts when she misrepresented that she had cancer and created a fake receipt from a medical provider in order to deceive others into giving her money.

### **Legal Allegations**

1. Sanchez-Marks committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101, as contemplated in TEX. INS. CODE § 4005.102.
2. Sanchez-Marks willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
3. Sanchez-Marks engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Sanchez-Marks materially misrepresented the terms and conditions of an insurance policy or contract in violation of TEX. INS. CODE § 4005.101(b)(6).
5. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(a), (c), (d), and (e)(4)(A), pursuant to TEX. OCC. CODE §§ 53.021–53.023, emphasize the department:
  - a. considers it very important that license holders be honest, trustworthy, and reliable due to the special nature of the relationship between licensees, insurance companies, and the public;

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- b. may revoke a license if the department determines the license holder has committed a felony or engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation; and
- c. considers the criminal homicide offense of Felony Capital Murder to be of such a serious nature that it is of prime importance in determining whether to revoke a license.

## Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. Revoking Ashley Elizabeth Sanchez, aka Ashley Marks' license; and
2. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



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Ginger R. Loeffler  
State Bar No. 24043871  
Texas Department of Insurance  
Enforcement Division, MC110-1A  
P.O. Box 149104  
Austin, Texas 78714-9104  
(512) 676-6350 (Direct)  
(512) 490-1020 (Fax)  
Ginger.Loeffler@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

2021-6866



# Shipment Confirmation Acceptance Notice

## A. Mailer Action

**Note to Mailer:** The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 04/08/2021

Shipped From:

Name: MC 110-1A D MORENO

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	3
Total	3

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

## B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0028 1244 80

**EXHIBIT**

C

loeffler/27275



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC 110-1A D MORENO
TEXAS DEPARTMENT OF INSURANCE
333 GUADALUPE ST
AUSTIN TX 78701

Check type of mail or service

- Adult Signature Required
Adult Signature Restricted Delivery
Certified Mail
Certified Mail Restricted Delivery
Collect on Delivery (COD)
Insured Mail
Priority Mail
Priority Mail Express
Registered Mail
Return Receipt for Merchandise
Signature Confirmation
Signature Confirmation Restricted Delivery

Affix Stamp Here

(for additional copies of this receipt).
Postmark with Date of Receipt.

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Table with columns: USPS Tracking/Article Number, Postage, (Extra Service) Fee, Handling Charge, Actual Value if Registered, Insured Value, Due Sender if COD, ASR Fee, ASRD Fee, RD Fee, RR Fee, SC Fee, SCRD Fee, S Fee. Includes rows for tracking numbers 9214 8901 9403 8336 9091 54, 9214 8901 9403 8336 9092 84, and 9214 8901 9403 8336 9094 51.

Total Number of Pieces Listed by Sender: 3

Total Number of Pieces Received at Post Office: 3







Postmaster, Per (Name of receiving employee)



# 2021-6866

Tracking #: 9214890194038336909451

Recipient: ASHLEY MARKS, [REDACTED]  
[REDACTED]  
[REDACTED]  
HOUSTON, TEXAS 77002

Date & Time	Event Type	Event	Event Location
04/08/2021 10:16		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN,TX, 78701
04/08/2021 15:55		PICKED UP	AUSTIN,TX, 78744
04/08/2021 21:53		PROCESSED THROUGH USPS FACILITY	AUSTIN,TX, 78710
04/08/2021 22:41		DEPART USPS FACILITY	AUSTIN,TX, 78710
04/09/2021 13:01		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON,TX, 77315
04/10/2021 10:16		DELIVERED FRONT DESK/RECEPTION/MAIL ROOM	HOUSTON,TX, 77002