

No. 2024-8456

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

Date: 1/2/2024

Subject Considered:

Veronica Munguia
[REDACTED]
Dallas, Texas 75229-2546

Consent Order
TDI Enforcement File Nos. 32099

General remarks and official action taken:

This is a consent order with Veronica Munguia (Munguia). Munguia improperly applied unearned discounts to insureds. Munguia has agreed to an administrative penalty of \$2,500.

Waiver

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

Findings of Fact

1. Munguia, individual identification number 788579, holds a general lines agent license with life, accident, health, and HMO qualification and property and casualty qualification issued by TDI on May 16, 2008.
2. Munguia improperly applied the widow discount to insureds that were unwarranted.

2024-8456

Commissioner's Order

Veronica Munguia

Page 2 of 4


3. Munguia represents that she applied the discounts to insureds so that they could afford the premiums. She further represents that she received no extra compensation or benefits as a result of applying these discounts.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4051.051, and 4054.051.
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. Munguia 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. Munguia engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

Order

It is ordered that Veronica Munguia pay an administrative penalty of \$2,500 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.

DocuSigned by:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

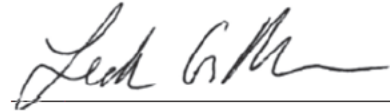
2024-8456

Commissioner's Order


Veronica Munguia

Page 3 of 4

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sydney Moore, Staff Attorney
Enforcement

