

No. 2024-8477

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

**Date:** 1/18/2024

**Subject Considered:**

Amy L Garland

Texas 76065-2228

Consent Order  
TDI Enforcement File Nos. 32098

**General remarks and official action taken:**

This is a consent order with Amy L Garland (Garland). Garland improperly applied unearned discounts to insureds. Garland has agreed to an administrative penalty of \$2,000.

**Waiver**

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

**Findings of Fact**

1. Garland, individual identification number 90355, holds a general lines agent license with life, accident, health, and HMO qualification issued by TDI on June 21, 1994, and property and casualty qualification issued by TDI on March 6, 2002.
2. Garland improperly applied the widow discount to insureds that were unwarranted.

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3. Garland 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. Garland 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. Garland engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

## Order

It is ordered that Amy L Garland pay an administrative penalty of \$2,000 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:  
  
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Cassie Brown  
Commissioner of Insurance

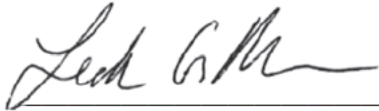
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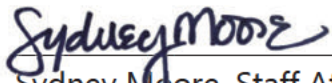
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Recommended and reviewed by:

A handwritten signature in black ink, appearing to read "Leah Gillum", written over a horizontal line.

Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

A handwritten signature in black ink, appearing to read "Sydney Moore", written over a horizontal line.

Sydney Moore, Staff Attorney  
Enforcement

