

No. **3758**

**OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE**

Date: JAN 05 2015

Subject Considered:

PATRICK J. HALL
6208 Culberson St., Apt. 3
Houston, Texas 77021

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 7847

General remarks and official action taken:

The commissioner of insurance considers whether a general lines life, accident, and health license should be issued to Patrick J. Hall.

Findings of Fact

1. Hall, individual identification no. 214634, applied for a general lines life, accident, and health license April 30, 2014. Hall held a general lines life, accident, and health license from March 15, 1996, until March 15, 2006.
2. TDI denied Hall's application July 28, 2014, based upon the administrative and criminal history disclosed on his application. Hall requested a hearing on the denial of his application.
3. On August 9, 2004, the commissioner entered a consent order against Hall for two instances of misappropriation and for unauthorized insurance as Hall had worked with Employers Mutual, an unauthorized insurer. Through this consent order, Hall was ordered to pay restitution and a \$1,000 administrative penalty.
4. On April 18, 2006, the commissioner entered a default order against Hall for failure to comply with the 2004 order. Specifically, Hall had not paid restitution to one victim and he had not paid the administrative penalty. Hall's license was revoked through this order. Hall has since paid all restitution and the administrative penalty in full.
5. Between 2005 and 2009, Hall plead guilty to multiple crimes resulting from drug and alcohol use. His most recent crime was August 2009 when he presented his roommate's identification to a blood bank as his own. Hall pleaded guilty to, and was convicted of, fraudulent use of identification, a state jail felony.

6. Hall has cooperated extensively and timely with TDI in its evaluation of his background. He has presented the department with evidence that he feels weighs in favor of licensure. Hall is the Recovery Minister at his church, and he has helped people who are recovering from problems with drugs and alcohol. Hall is re-establishing a career, including a job with a non-profit where he helped low-income residents find housing. Hall was entrusted with the collection of rent money in that position. Once licensed, Hall plans to work with Tony LaBarre, a licensed Texas agent for thirty years, at his agency in Houston.

Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.052 and 4005.101-4005.103.
2. The commissioner has the authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Hall has committed an act for which a license may be denied under TEX. INS. CODE § 4005.101.
4. Hall has provided evidence that shows good cause why his previous license revocation should not be a bar to the issuance of a new license. *See* TEX. INS. CODE § 4005.101.
5. The commissioner is an insurance regulatory official authorized to regulate Hall's activities in the business of insurance. The commissioner has primary jurisdiction to grant Hall written consent to engage or participate in the business of insurance pursuant to 18 U.S.C. § 1033.

The commissioner grants Patrick J. Hall written consent, pursuant to 18 U.S.C. § 1033, to perform the acts of a general lines life, accident, and health licensee and grants Patrick J. Hall a general lines life, accident, and health license. The license shall be suspended for two years. The license suspension is probated and Patrick J. Hall must comply with the following terms and conditions:

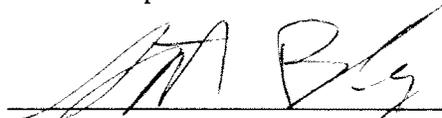
1. Patrick J. Hall will work under the direct supervision of Tony LaBarre during his TDI probation period.
2. Patrick J. Hall must surrender his license if, for any reason, he ceases to work under the direct supervision of Tony LaBarre during his TDI probation period.
3. Patrick J. Hall must file quarterly reports with the Texas Department of Insurance, Attn: Catherine Bell, Enforcement Section, Division 40111, MC 110-1A, P.O. Box 149104, Austin, Texas, 78714-9104, or her successor. Ms. Bell will provide the appropriate form for reporting. The first report is due 30 days from the date of this order.

4. Each report will cover activities that occurred during the previous quarter. The initial report must provide all of the information below. Subsequent reports must include information that was not previously provided or has changed.
 - a. Hall's current business and mailing address, business telephone numbers, and hours of operation;
 - b. A written statement from Tony LaBarre:
 - i. Confirming Patrick J. Hall's activities as an insurance agent are being supervised and monitored;
 - ii. Describing Patrick J. Hall's duties and responsibilities, including whether he will collect, receive, or transmit premium monies;
 - iii. Stating the amount of compensation or commission paid to Patrick J. Hall during the reporting period.
5. Patrick J. Hall must provide immediate notification to the department of:
 - a. Any change in his employment;
 - b. Any information, indictment, or other instrument that charges or indicts him for any misdemeanor or felony offense, including traffic offenses and Class C misdemeanors, during the period he is filing reports pursuant to this order; and
 - c. Any state or regulatory action, including both formal and informal action, taken against him during the period he is filing reports pursuant to this order.



Julia Rathgeber
Commissioner of Insurance

For the Department:



Stephen Bosky, Staff Attorney

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Commissioner's Order
Patrick J. Hall
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Affidavit

STATE OF TEXAS

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COUNTY OF HARRIS

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

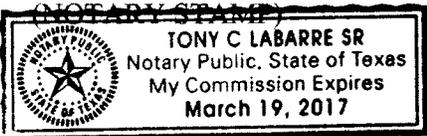
"My name is Patrick J. Hall. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

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."

Patrick J. Hall
Affiant

SWORN TO AND SUBSCRIBED before me on Dec. 15th, 2014.



Tony Labarre
Signature of Notary Public

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TEXAS FUNERAL
SERVICE COMMISSION