

No. **3813**

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

Date: FEB 11 2015

Subject Considered:

VERONICA R. RAMOS
307 Holliday Court
Austin, Texas 78753

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 8161

General remarks and official action taken:

The commissioner of insurance considers whether disciplinary action should be taken against Veronica R. Ramos.

Waiver

Ramos acknowledges that the Texas Insurance Code and other applicable law provide certain rights relating to the subject matter of any disciplinary proceeding and how it is conducted. Ramos waives all of these rights in consideration of the entry of this consent order.

Findings of Fact

1. Ramos, individual identification no. 233879, holds a limited lines license issued by the Texas Department of Insurance December 9, 2010.
2. Ramos does business as A Discount Auto Insurance.
3. Ramos allowed one of her staff members at A Discount Auto Insurance to sell an auto policy in Texas, knowing she did not hold the proper license. Ramos allowed her to submit the application through her own appointment.

Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE chs. 82, 84, 4005, 4051, and 4054; and TEX. GOV'T CODE §§ 2001.051-2001.178.

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. Ramos violated TEX. INS. CODE §§ 101.102, 4001.101, and 4054.051 because she allowed her employee to sell auto insurance without holding the proper license.
4. Pursuant to TEX. INS. CODE §§ 4005.101 and 4005.102, the commissioner may take disciplinary action against Ramos because she has willfully violated an insurance law of this state.

The commissioner orders Veronica R. Ramos to pay a \$1,000 administrative penalty within 90 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.



David C. Mattax
Commissioner of Insurance

For the Staff:



Erin Dinsmore, Staff Attorney

Affidavit

STATE OF TEXAS

§

COUNTY OF Tarrant

§

§

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

"My name is Veronica R. Ramos. 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."

Veronica Ramos

Affiant

SWORN TO AND SUBSCRIBED before me on January 26, 20 15.

(NOTARY STAMP)

Brenda Saucedo Mireles
Signature of Notary Public

