

No. 2017- 5116

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

Date: JUN 22 2017

Subject Considered:

CRISTIAN MARCELO RIVEROS
3024 Santa Fe Court
Haslet, Texas 76052

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 8238

General remarks and official action taken:

This order is in consideration of whether disciplinary action should be taken against Cristian Marcelo Riveros.

WAIVER

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

FINDINGS OF FACT

The findings of fact are as follows:

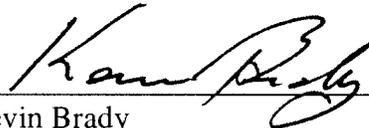
1. Cristian Marcelo Riveros, individual identification no. 884326, holds a general lines agent license with a property and casualty qualification, originally issued by the Texas Department of Insurance on February 19, 2013.
2. Riveros conducts business as The Gator Group, LLC.
3. In March of 2014, Riveros claims another long-time licensed agent referred Mona Shackelford to Riveros. Riveros claims he assumed she was licensed based on the referral, and hired her as an agent.
4. For approximately three to four months, Riveros allowed Shackelford to engage in the business of insurance without a license.
5. Riveros agrees to comply with all licensing laws moving forward including confirming that anyone engaging in the business of insurance in his office is licensed.

CONCLUSIONS OF LAW

The conclusions of law are as follows:

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.001-82.056, 84.021-84.022, 4005.101, 4005.102, and 4051.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 36.104 and 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Riveros willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1), as contemplated by TEX. INS. CODE § 4005.102.
4. Riveros violated TEX. INS. CODE §§ 101.102, 4001.101, and 4051.051 because he allowed a staff member to engage in the business of insurance without holding the proper license.

It is ordered that Cristian Marcelo Riveros pay a \$1,000 administrative penalty within 30 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 the Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, TX 78714-9104.



Kevin Brady
Deputy Commissioner For Agency Affairs
Texas Department of Insurance
Delegation Order 4506

APPROVED AS TO FORM AND CONTENT:



Cassie Tigue, Staff Attorney
Enforcement Section
Texas Department of Insurance

Affidavit

STATE OF TEXAS

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§
§

COUNTY OF Tarrant

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

“My name is Cristian Marcelo Riveros. 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.

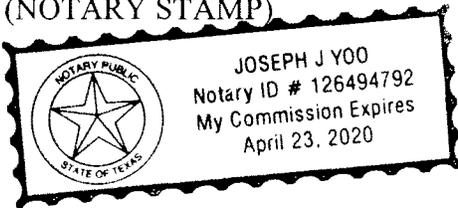
I have knowingly and voluntarily entered into this consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the State of Texas.”



Affiant

SWORN TO AND SUBSCRIBED before me on this 14 day of June, 2017.

(NOTARY STAMP)



Signature of Notary Public