

No. 3787

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

Date: JAN 21 2015

Subject Considered:

ANA SANCHEZ LULE
5580 Harvest Hill Road
Dallas, Texas 75230

DEFAULT ORDER
SOAH DOCKET NO. 454-15-1080.C
TDI ENFORCEMENT FILE NO. 7626

General remarks and official action taken:

The commissioner of insurance considers disciplinary action against Ana Sanchez Lule.

Findings of Fact

1. Ana Sanchez Lule, individual identification no. 915262, has held a general lines life, accident, and health license with the department since January 25, 2011. Prior to that, she held a temporary general lines life, accident, and health license from October 11, 2010, to January 9, 2011.
2. On December 2, 2014, the department sent a notice of hearing to Lule's then last known address and one additional address.
3. On December 8, Lule filed new address with the department, 5580 Harvest Hill Road, Dallas, Texas 75230.
4. On December 16, the department resent the notice of hearing to the new address.
5. Lule failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed to the last known address Lule filed with the department in writing.
6. In 98 instances, Lule failed to accurately report the cash amount she received from consumers of American National Insurance Company policies, converting \$3,548.42 in premiums payments.

7. Lule failed to respond to multiple written requests for information from the department regarding the above allegations.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89 give the commissioner authority to informally dispose of this case.
3. Based on 28 TEX. ADMIN. CODE § 19.906, Lule's last known address is presumed to be 5580 Harvest Hill Road, Dallas, Texas 75230.
4. TDI sent a notice of hearing to Lule's last known address, as required by 28 TEX. ADMIN. CODE §§ 1.28(c) and 1.88(c); 1 TEX. ADMIN. CODE § 155.401; and TEX. GOV'T CODE Ch. 2001.
5. The allegations in the notice of hearing, set out as findings of fact nos. 6 and 7, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Pursuant to TEX. INS. CODE §§ 4005.101 and 4005.102, the commissioner may revoke Lule's license because she has
 - a. misappropriated, converted to her own use, or illegally withheld money belonging to an insurer, insured, or enrollee; and
 - b. engaged in fraudulent or dishonest acts or practices.
7. Lule violated TEX. INS. CODE § 38.001 by failing to respond to written requests for information from the department.

The commissioner revokes Ana Sanchez Lule's general lines life, accident, and health license.



David C. Mattax
Commissioner of Insurance

Affidavit

State of Texas §
County of Travis §

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

“My name is Micah Mireles and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI’s records concerning Ana Sanchez Lule. I have confirmed that:

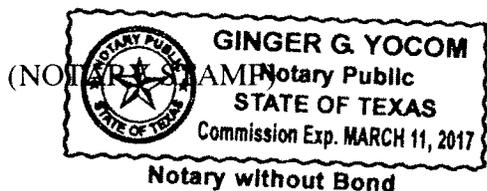
- a. The file maintained by the Enforcement Section of the Compliance Division contains a notice of hearing dated December 2, 2014, filed with the State Office of Administrative Hearings.
- b. On December 2, 2014, certified letters, return receipt requested, and first class mailings containing a notice of hearing addressed to Lule’s then last known and one additional address, were deposited in the United States mails.
- c. On December 8, 2014, Lule provided in writing the following new address to the department: 5580 Harvest Hill Road, Dallas, Texas 75230.
- d. On December 16, 2014, a certified letter, return receipt requested, containing a notice of hearing addressed to 5580 Harvest Hill Road, Dallas, Texas 75230, was deposited in the United States mails.

Copies of the first class and certified mail logs maintained by the Enforcement Section are attached as Exhibits A, B, and C.”

Micah Mireles

Affiant

SWORN TO AND SUBSCRIBED before me on Jan 13, 2015.



Ginger G. Yocom
Signature of Notary Public

