

No. **4102**

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

Date: SEP 08 2015

Subject Considered:

PRINCESS GOODWIN
3001 Dorothy Lane
Glenn Heights, Texas 75154

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 8706

General remarks and official action taken:

The commissioner of insurance considers whether a general lines property and casualty license should be issued to Princess Goodwin of Glenn Heights, Texas.

WAIVER

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

FINDINGS OF FACT

The commissioner makes the following findings of fact:

1. Goodwin, individual identification no. 1357611, applied for a general lines property and casualty license on August 20, 2014.
2. TDI denied Goodwin's request for a license on December 5, 2014, because of her criminal history and her failure to disclose it on her application. Goodwin requested a hearing on the denial of her application. Goodwin did not disclose the following criminal history:
 - a. In 2006, Goodwin was convicted of the state jail felony of Forgery for forging the signature of her uncle on a \$40.00 check. She received deferred adjudication probation for four years, which was revoked in 2009 and resulted in her serving 180 days in jail.

3. Goodwin has cooperated with TDI in its investigation of her criminal background. Goodwin provided mitigating evidence to support her fitness for licensure as follows:
 - a. she paid back all fees, restitution, and costs related to her conviction in the total amount of \$1,866.00;
 - b. she is enrolled as a student at Texas A & M/Commerce to obtain a bachelor of science degree in business administration;
 - c. she has been steadily employed since August 2010;
 - d. she has worked at Fiesta Auto Insurance agency in Dallas, Texas since May 2014;
 - e. she provides support for her two children;
 - f. she was 18 years old when she committed the crime;
 - g. her letters of recommendation consistently refer to her as honest, hardworking, and dependable; and
 - h. she has accepted responsibility and expressed remorse for her criminal conduct.
4. Due to Goodwin's criminal background, the department needs to monitor her insurance activities to ensure she demonstrates the ability, capability, and fitness required to perform and discharge the responsibilities of a licensed general lines property casualty agent.

CONCLUSIONS OF LAW

The commissioner makes the following conclusions of law:

1. The commissioner has jurisdiction according to TEX. INS. CODE §§ 82.051 - 82.055, 4001.105, 4005.101, and 4005.102; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502, and TEX. GOV'T CODE §§ 2001.051 - 2001.178.
2. The commissioner has authority to dispose of this case informally, as authorized by TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Goodwin committed an act for which a license may be denied, as contemplated by TEX. INS. CODE §§ 4001.105 and 4005.101.
4. Pursuant to 28 TEX. ADMIN. CODE § 1.502(f), the commissioner has determined that the factors in TEX. OCC. CODE §§ 53.022-53.023 outweigh the serious nature of Goodwin's criminal conviction.
5. The commissioner is an insurance regulatory official authorized to regulate Goodwin's activities in the business of insurance. The commissioner has primary jurisdiction to grant Goodwin written consent to engage or participate in the business of insurance pursuant to 18 U.S.C.A. § 1033.

The commissioner of insurance grants a general lines property and casualty license to Princess Goodwin of Glenn Heights, Texas. The commissioner further orders that the general lines property and casualty license is suspended for two years, probated. Goodwin must file quarterly reports with the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Division 40111, MC 110-1A, P.O. Box 149104, Austin, Texas 78714-9104. Ms. Bell or her successor will provide the appropriate form for reporting.

The first report is due 30 days from the date of this order. The initial report must provide all of the information described below. Subsequent reports must include information which was not previously provided or has changed. The report must include Goodwin's current home and employer's address as well as a description of her employment duties.

Princess Goodwin must notify the department immediately of the following:

- a. any charges or indictments filed against her for a misdemeanor or felony during the period she is required to file reports, excluding traffic offenses or Class C misdemeanors;
- b. any state or regulatory actions taken against her including formal and informal actions;
- c. any change in her employment or her residence; and
- d. any complaint made against Goodwin concerning her performance as an insurance agent, as well as a written explanation detailing the steps taken to resolve it.

The commissioner grants written consent, pursuant to 18 U.S.C.A. § 1033, for Goodwin to perform the acts of a general lines property and casualty agent for persons who are domiciled in, and risks and subjects of insurance that are resident, located, or to be performed in Texas. This written consent will remain in effect for as long as Goodwin renews her general lines property and casualty license. This written consent terminates immediately if:

- a. Goodwin is convicted of a felony during the next two years; or
- b. any insurance license or authorization held by Goodwin is suspended or revoked.



David C. Mattax
Commissioner of Insurance

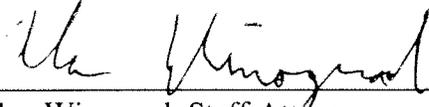
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COMMISSIONER'S ORDER

Princess Goodwin

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APPROVED AS TO FORM AND CONTENT:

A handwritten signature in cursive script, appearing to read "Alan Winograd", written over a horizontal line.

Alan Winograd, Staff Attorney
Compliance Division, Enforcement Section
Texas Department of Insurance

