

No. 2017- 5037

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

Date: APR 24 2017

**Subject Considered:**

INGA PATRICE RUSSELL  
9627 Brierwood Lane  
Dallas, Texas 75217

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 8315

**General remarks and official action taken:**

The commissioner of insurance considers whether a personal lines agent license with a property and casualty qualification should be issued to Inga Patrice Russell.

**WAIVER**

Russell acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. Russell 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. On November 7, 2013, Russell applied for a personal lines agent license with a property and casualty qualification to be issued by the Texas Department of Insurance. The department proposed to deny her license application based on her criminal history, and Russell made a written request for a hearing.
2. Prior to her marriage, Russell's name was Inga Patrice Roberts, which is the name reflected on her criminal records, previous application to TDI, and the proposal for decision and subsequent commissioner's order relating to her prior application.
3. On March 19, 1992, Russell was ordered to serve seven years probation for the offense of forgery, a felony, in cause no. F-9171459 in the 283rd Judicial District Court of Dallas County, Texas. On November 17, 2000, Russell was revoked from probation and sentenced to four years confinement.

4. On November 8, 1996, Russell was ordered to serve one month in federal prison, followed by three years of supervised release, pay a \$200.00 special assessment fee, and pay \$4,952.94 in restitution for the offenses of conspiracy to defraud and commit offenses against the United States, bank fraud, possession of forged securities, and bank larceny, all felony offenses, in cause no. 3:96-CR-00037-003 in the United States District Court, Northern District of Texas, Dallas Division.
5. On November 17, 2000, Russell was ordered to serve one year confinement for the offense of credit card abuse, a felony, in cause no. F-0050446 in the 283rd Judicial District Court of Dallas County, Texas.
6. On November 17, 2000, Russell was ordered to serve two years confinement for the offense of aggravated assault with a deadly weapon, a felony, in cause no. F-0001448 in the 283rd Judicial District Court of Dallas County, Texas.
7. On June 7, 2005, Russell applied for a general lines agent license with a property and casualty qualification to be issued by the Texas Department of Insurance. The department proposed to deny her license application based on her criminal history.
8. After a hearing on April 11, 2006, Administrative Law Judge Bill Zukauckas issued a proposal for decision recommending denial of Russell's application on May 4, 2006.
9. On September 29, 2006, Commissioner Mike Geeslin denied Russell's application in Official Order of the Commissioner of Insurance No. 06-1065.
10. Russell has cooperated with TDI in its investigation of her criminal background. Russell provided mitigating evidence to support her fitness for licensure as follows:
  - a. she successfully completed all of her federal supervised release conditions, paid restitution in full, and she is no longer being monitored;
  - b. she successfully completed a conflict resolution program;
  - c. she has been continuously employed at AAA Texas, LLC, since July 2012, where she provides clerical support and oversees day-to-day operations;
  - d. she has received various certificates and accolades during her employment with AAA Texas;
  - e. she has been employed in clerical or customer service roles for various insurance agencies and companies from 1998 to 2000 and from 2002 to present;
  - f. she attends church, is a member of the neighborhood crime watch program, and is a mentor to troubled teens and young adults;
  - g. she has accepted responsibility and shows remorse for her criminal conduct; and
  - h. she has submitted multiple letters of recommendation from individuals who are aware of her past conduct and consistently refer to her as honest, dedicated, and hardworking.

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11. Due to Russell's criminal background, the department needs an opportunity to monitor her insurance activities to ensure she demonstrates the ability, capability, and fitness required to perform and discharge the responsibilities of an agent.

**CONCLUSIONS OF LAW**

The commissioner makes the following conclusions of law:

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.103, and 4051.401; TEX. GOV'T CODE §§ 2001.051-2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, 28 TEX. ADMIN. CODE § 1.47, and TEX. INS. CODE § 82.055.
3. Russell 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 Russell's criminal convictions.
5. The commissioner is an insurance regulatory official authorized to regulate Russell's activities in the business of insurance. The commissioner has primary jurisdiction to grant Russell written consent to engage or participate in the business of insurance, pursuant to 18 U.S.C. § 1033.

The commissioner of insurance orders that a personal lines agent license with a property and casualty qualification is granted to Inga Patrice Russell. The commissioner further orders that the personal lines agent license with a property and casualty qualification is suspended for two years, probated.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Inga Patrice Russell, those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated, and the same terms and conditions stated in this order will apply.

Beginning from the date of this order and continuing through the probation period, Russell must provide written notice of her criminal record to any appointing company, agency, or sponsor. Russell must provide the department with a copy of the notification within 30 days of the appointment or sponsorship to the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104.

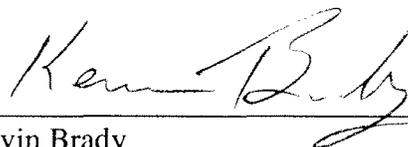
Beginning from the date of this order and continuing through the probation period, Russell must file a written report, on or before the 15th day of each month on a quarterly basis for the months of March, June, September, and December, with the Texas Department of Insurance, Attn: Catherine Bell or her successor, Enforcement Section, Mail Code 110-1A, P.O. Box 149104, Austin, Texas 78714-9104. The reports must include the following information:

- a. Russell's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Russell's employer, and if Russell is self-employed, a statement that she is self-employed and the name, mailing address, and telephone number of her business;
- c. the name and address of any insurer which has appointed Russell as a personal lines agent;
- d. the name and address of any insurer which has canceled Russell's appointment as a personal lines agent; and
- e. a copy of any and all contracts Russell has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Russell 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 and 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 Russell 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, as contemplated by 18 U.S.C. § 1033(e)(2), for Russell to engage in the business of insurance with respect to persons that 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 Russell renews her license. This written consent terminates immediately if any insurance license or authorization held by Russell is suspended or revoked.



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

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APPROVED AS TO FORM AND CONTENT:



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Elissa Mazza

Staff Attorney

Enforcement Section

Texas Department of Insurance

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Affidavit

STATE OF TEXAS

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COUNTY OF DALLAS

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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 Inga Patrice Russell. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

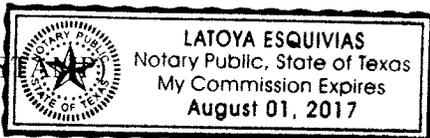
I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

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."

Inga Russell  
Affiant

SWORN TO AND SUBSCRIBED before me on this 9<sup>th</sup> day of March, 2017.

(NOTARY STATE)



L. Esquivias  
Signature of Notary Public