OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE

Date: JUN 07 2017

Subject Considered:

BLAIR NICHOLE MOSSMAN VILLEGAS
412 E. 1st Street
Quinlan, Texas 75474

DEFAULT ORDER
SOAH DOCKET NO. 454-17-3186.C
TDI ENFORCEMENT FILE NO. 12262

General remarks and official action taken:

This order is in consideration of whether disciplinary action should be taken against Blair Nichole Mossman Villegas.

FINDINGS OF FACT

The findings of fact are as follows:

1. Blair Nichole Mossman Villegas, individual identification no. 1393376, holds a general lines agent license with a life, accident, and health qualification, originally issued by TDI on September 8, 2015.

2. Villegas also holds a county mutual agent license, originally issued by TDI on July 10, 2015.

3. Villegas also holds a personal lines personal property and casualty agent license, originally issued by TDI on November 10, 2014.

4. On March 20, 2017, the department sent a notice of hearing to Villegas’s last known address provided in writing to the department, 412 E. 1st Street, Quinlan, Texas 75474, and one additional address: 8344 E. R.L. Thorton Fwy., Suite 300, Dallas, Texas 75228.

5. Villegas failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed.

6. Villegas was appointed by Reliable Life Insurance Company from September 2015, through October 2016.

7. Villegas collected approximately $2,972.86 in premium payments from policyholders and failed to remit those premiums to Reliable.
8. Villegas misappropriated and converted the collected insurance premiums for her own use and benefit.


**CONCLUSIONS OF LAW**

The conclusions of law are as follows:

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4051.201, 4051.401, 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 dispose of this case informally.

3. Based on 28 TEX. ADMIN. CODE § 19.906, Villegas’s last known address is presumed to be 412 E. 1st Street, Quinlan, Texas 75474.

4. The department sent a notice of hearing to Villegas’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 department’s allegations in the notice of hearing, set out herein as findings of fact nos. 1-3 and 6-9, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

6. Villegas has committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated in TEX. INS. CODE § 4005.102.

7. Villegas has willfully violated an insurance law of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).

8. Villegas has misappropriated, converted to her own use, or illegally withheld money belonging to an insured, insurer, or beneficiary, in violation of TEX. INS. CODE § 4005.101(b)(4).

9. Villegas has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

It is ordered that Blair Nichole Mossman Villegas’s general lines agent license with a life, accident, and health qualification, county mutual agent license, and personal lines property and casualty agent license are revoked.
It is further ordered that Villegas must pay $2,972.86 in restitution to Reliable Life Insurance Company within 30 days from the date of this order. Villegas must send written proof of payment of restitution in full to the Texas Department of Insurance, Attn: Catherine Bell, or her successor, Enforcement Section, MC 110-1A, P.O. Box 149104, Austin, TX 78714-9104, within 45 days from the date of this order.

Kevin Brady  
Deputy Commissioner For Agency Affairs  
Texas Department of Insurance  
Delegation Order 4506
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 Judy Lopez 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 Blair Nichole Mossman Villegas. I have confirmed that:

a. The last mailing address provided to the department by Blair Nichole Mossman Villegas in writing is 412 E. 1st Street, Quinlan, Texas 75474.

b. The file maintained by the Enforcement Section contains a notice of hearing dated March 20, 2017, filed with the State Office of Administrative Hearings.

c. Certified letters, return receipts requested, and first class mailings, each containing a notice of hearing, were sent to Villegas’s last known address, and one additional address: 8344 E. R.L. Thornton Fwy., Suite 300, Dallas, Texas 75228.

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

Judy Lopez

Affiant

SWORN TO AND SUBSCRIBED before me on May 31, 2017.
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<td>412 E. 1st Street</td>
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EXHIBIT A
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(If issued as an international certificate of mailing or for additional copies of this receipt. Postmark with Date of Receipt.)

**Additional Information**

- **Date of Receipt**: March 20, 2017
- **Tracking Number**: 2017-5103
- **Certified Postage**: $002.70
- **ZIP**: 75474
- **Serial Number**: 0411-12209074
- **Signature Required**: Yes
- **Signature Confirmation Required**: Yes
- **Return Receipt**: Yes
- **Certified Delivery**: Yes
- **Registered Mail**: Yes
- **Insured Mail**: Yes
- **Certified Mail**: Yes
- **Return Receipt for Certified Mail**: Yes
- **Registered Mail**: Yes

**Handling Information**

- **Package Description**: Secure Package
- **Commodity**: Commercial
- **Nature of Shipment**: Business
- **Special Handling**: None
- **Special Instructions**: None

**Other Information**

- **Insured Value**: $50,000
- **Certified Delivery**: Yes
- **Registered Mail**: Yes
- **Return Receipt**: Yes
- **Signature Confirmation**: Yes
- **Final Delivery**: Yes

**Postal Regulations**

- **Penalty for Private Use**: $0
- **Official Business**: Yes
- **State of Texas**: Yes
- **Illegal Use**: No

**Postmark Information**

- **Postmark Date**: March 20, 2017
- **ZIP**: 75474
- **Serial Number**: 0411-12209074