

No. 2017- 5118

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

Date: JUN 2 2 2017

**Subject Considered:**

CHRISTINA BROOKS  
18725 Dallas Parkway, Apt. 2824  
Dallas, Texas 75287-4246

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 12471

**General remarks and official action taken:**

This order is in consideration of the application for an adjuster all lines license of Christina Brooks.

**WAIVER**

Brooks acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. Brooks 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. On October 6, 2016, Brooks applied for an adjuster all lines license to be issued by the Texas Department of Insurance.
2. On March 21, 1994, Brooks was convicted of the offense of conspiracy to commit bank fraud, a felony, in cause no. CR 93-10074-01, in the United States District Court, Central District of Illinois. Brooks was sentenced to probation for a term of two years and six months home confinement.
3. Brooks has cooperated with TDI in its investigation of her criminal background. Brooks provided mitigating evidence to support her fitness for licensure as follows:
  - a. she was fully compliant with all of her probation rules and conditions, she paid all of her fees in full, and she is no longer being monitored;

## COMMISSIONER'S ORDER

Christina Brooks

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- b. she has owned and operated Brooks Environmental Service Technicians since 2004, where she provides environmental and consulting services for governmental operations, public utilities, and commercial and residential clients;
  - c. she has accepted responsibility and expressed remorse for her criminal conduct; and
  - d. she has submitted letters of recommendation, including letters from business colleagues, business owners, and other well-respected members of the community who are aware of her past conduct and consistently refer to her as honest, hardworking, and having a strong work ethic.
4. Due to Brooks' 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 adjuster all lines.

**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, 4001.102, 4001.105, 4005.101-4005.103, and 4101.051; 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. Brooks 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 factors in TEX. OCC. CODE §§ 53.022-53.023 outweigh the serious nature of Brooks' criminal conviction.
5. The commissioner is an insurance regulatory official authorized to regulate Brooks' activities in the business of insurance. The commissioner has primary jurisdiction to grant Brooks written consent to engage or participate in the business of insurance, pursuant to 18 U.S.C. § 1033.

It is ordered that an adjuster all lines license is granted to Christina Brooks. It is further ordered that the adjuster all lines license is suspended for four years, probated.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Christina Brooks, 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, Brooks must provide written notice of her criminal record to any appointing company, agency, or sponsor. Brooks 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, Brooks must file a written report, on or before the 15th day of the 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. Brooks' current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Brooks' employer, and if Brooks 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 Brooks as an adjuster;
- d. the name and address of any insurer which has canceled Brooks' appointment as an adjuster; and
- e. a copy of any and all contracts Brooks has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Brooks 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 Brooks concerning her performance as an adjuster, as well as a written explanation detailing the steps taken to resolve it.

Written consent, as contemplated by 18 U.S.C. § 1033(e)(2), is granted for Brooks to engage or participate 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

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will remain in effect for as long as Brooks renews her license. This written consent terminates immediately if any insurance license or authorization held by Brooks is suspended or revoked.



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

APPROVED AS TO FORM AND CONTENT:



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Cassie Tighe  
Staff Attorney  
Enforcement Section  
Texas Department of Insurance

