

2017- 5137

No. _____

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

Date: JUN 30 2017

Subject Considered:

RENEE CHANTE SMITH
18238 Flint Hill Drive
Katy, Texas 77449

DEFAULT ORDER
SOAH DOCKET NO. 454-17-4047.C
TDI ENFORCEMENT FILE NO. 10754

General remarks and official action taken:

This order is in consideration of whether disciplinary action should be taken against Renee Chante Smith.

FINDINGS OF FACT

The findings of fact are as follows:

1. Renee Chante Smith, individual identification no. 1378174, holds a general lines agent license with a life, accident, and health qualification, originally issued by TDI on November 19, 2014.
2. On May 10, 2017, the department sent a notice of hearing to Smith's last known address provided in writing to the department, 18238 Flint Hill Dr., Katy, Texas 77449, and two additional address: 16800 Greenspoint Park Dr., Suite 110S, Houston, Texas 77060; and 1810 Hollyoak Dr., Unit 1307, Houston, Texas 77084.
3. On May 15, 2017, the department sent the notice of hearing to one additional address, 21210 Woodland Green Dr., Katy, Texas 77449-7445.
4. Smith failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed.
5. Smith was appointed by Combined Insurance Company of America from November 2014, through August 2015.
6. According to Combined records, Smith forged signatures on approximately 11 policies she sold, resulting in her receiving \$1,567.89 in unearned commissions. Combined applied Smith's bond which covered the amount owed to the company.

COMMISSIONER'S ORDER

Renee Chante Smith

Page 2 of 4

7. Combined cancelled Smith's appointment on August 25, 2015.
8. On September 29, 2016, TDI sent Smith a request for information pursuant to TEX. INS. CODE § 38.001 which required Smith to respond in writing not later than the 15th day after she received the request. Smith failed to respond.

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, 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, Smith's last known address is presumed to be 18238 Flint Hill Dr., Katy, Texas 77449.
4. The department sent a notice of hearing to Smith'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 and 5-8, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Smith 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. Smith willfully violated an insurance law of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).
8. Smith 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. Smith engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
10. Smith failed to respond to a department inquiry in writing not later than the 15th day after the date she received the inquiry, in violation of TEX. INS. CODE § 38.001.

2017- 5137

COMMISSIONER'S ORDER

Renee Chante Smith

Page 3 of 4

It is ordered that Renee Chante Smith's general lines agent license with a life, accident, and health qualification is revoked.

A handwritten signature in black ink, appearing to read "Kevin Brady", written over a horizontal line.

Kevin Brady

Deputy Commissioner For Agency Affairs

Texas Department of Insurance

Delegation Order 4506

Name and Address of Sender

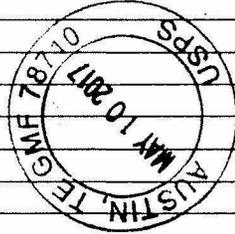
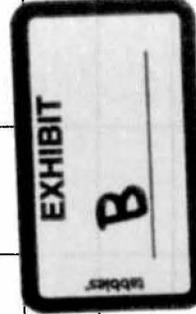
Texas Dept of Insurance
 Mail Code 110-1A
 333 Guadalupe St
 Austin TX 78701
 May 10, 2017
 Judy Lopez

21

- Check type of mail or service
- Adult Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted
 - Collect on Delivery (COD)
 - Insured Mail
 - Priority Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted

Affix Stamp Here
 (if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt

USPS Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
Tigue	Renee Chante Smith 18238 Flint Hill Dr. Katy, Texas 77449	46												
Ecase #10754 - Notice of Hearing	Renee Chante Smith 16800 Greenspoint Park Dr., Suite 110S Houston, Texas 77060													
Tigue	Renee Chante Smith 1810 Hollyoak Dr., Unit 1307 Houston, Texas 77084													
Ecase #10754 - Notice of Hearing	Renee Chante Smith 1810 Hollyoak Dr., Unit 1307 Houston, Texas 77084													
Ecase #10754 - Notice of Hearing														



Value over \$50,000 in value

OFFICIAL BUSINESS
 STATE OF TEXAS
 PENALTY FOR PRIVATE USE

REPOSTED
 BE POSTAGE \$001.17

Adult Signature

Adult Signature Restricted

Restricted Delivery

Return Receipt

Signature Confirmation

Signature Confirmation Restricted Delivery

Special Handling

2017-5137

