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.

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

Kevin Brady  
Deputy Commissioner For Agency Affairs  
Texas Department of Insurance  
Delegation Order 4506
STATE OF TEXAS
COUNTY OF TRAVIS

Affidavit

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 Renee Chante Smith. I have confirmed that:

a. The last mailing address provided to the department by Renee Chante Smith in writing is 18238 Flint Hill Dr., Katy, Texas 77449.

b. The file maintained by the Enforcement Section contains a notice of hearing dated May 10, 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 Smith’s last known address, and three additional addresses: 16800 Greenspoint Park Dr., Suite 110S, Houston, Texas 77060; 1810 Hollyoak Dr., Unit 1307, Houston, Texas 77084; and 21210 Woodland Green Dr., Katy, Texas 77449-7445.

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

Affiant

Judy Lopez

SWORN TO AND SUBSCRIBED before me on 22 June 2017

Signature of Notary Public

Michael W. Jackson
Notary Public
STATE OF TEXAS
Commission Exp. JULY 19, 2018
Notary without Bond
12421235 - 1
<table>
<thead>
<tr>
<th>USPS Tracking/Article Number</th>
<th>Address (Name, Street, City, State, &amp; Zip Code)</th>
<th>Postage</th>
<th>Handling Charge</th>
<th>Actual Value Insured</th>
<th>Due Sender if COD</th>
<th>ASR Fee</th>
<th>ASRD Fee</th>
<th>RD Fee</th>
<th>RR Fee</th>
<th>SC Fee</th>
<th>SOCD Fee</th>
<th>SH Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tigue 7014 2120 0002 6594 6371</td>
<td>Renee Chante Smith 18238 Flint Hill Dr Katy, Texas 77449</td>
<td>270.00</td>
<td>3.50</td>
<td>3.35</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tigue 7014 2120 0002 6594 6388</td>
<td>Renee Chante Smith 16800 Greenspoint Park Dr., Suite 110S Houston, Texas 77060</td>
<td></td>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tigue 7014 2120 0002 6594 6514</td>
<td>Renee Chante Smith 1810 Hollyoak Dr., Unit 1307 Houston, Texas 77084</td>
<td></td>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Name and Address of Sender
Texas Dept of Insurance
Mail Code 110-1A
333 Guadalupe St
Austin TX 78701
Mary Ruiz
May 15, 2017

Firm Mailing Book For Accountable Mail

Affix Stamp Here

(check as an international certificate of mailing or for additional copies of this receipt). Postmark with

Date of Receipt

PS Form 3877, June 2015

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.
<table>
<thead>
<tr>
<th>USPS Tracking/Article Number</th>
<th>Address (Name, Street, City, State, &amp; Zip Code)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIGUE/10754</td>
<td>Renee Chante Smith 21210 Woodland Green Dr Katy, TX 77449-7445</td>
</tr>
</tbody>
</table>

**Name and Address of Sender**

Texas Dept of Insurance  
Mail Code 110-1A  
333 Guadalupe St  
Austin TX 78701  
Mary Ruiz  
May 15, 2017

**Firm Mailing Book For Accountable Mail**

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

**Total Number of Pieces Issued by Sender**

**Total Number of Pieces Received at Post Office**

**Postmaster: Per Quota of remitting employees**

PS Form 3877 June 2015  
Completed in ink

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.