

No. 2017- 5204

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

Date: AUG 31 2017

**Subject Considered:**

REBECCA E. ALBA  
10622 Montwood Drive, Suite I  
El Paso, Texas 79935-2753

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 10249

**General remarks and official action taken:**

This order is in consideration of whether disciplinary action should be taken against Rebecca E. Alba.

**WAIVER**

Alba acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Alba waives all of these rights in consideration of the entry of this consent order.

**FINDINGS OF FACT**

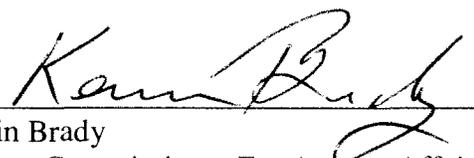
1. Rebecca E. Alba, individual identification no. 1530296, holds a general lines agent license with a life, accident, and health qualification and a property and casualty qualification, originally issued by the Texas Department of Insurance on October 10, 2008.
2. From March 11, 2014, through June 11, 2015, Alba employed an unlicensed customer service representative at the Rebecca Alba Insurance Agency.
3. Alba permitted the unlicensed employee to engage in the business of insurance without a license. Her activities included quoting, soliciting, and issuing policies.
4. During the period of July 2014, through April 2015, the Rebecca Alba Insurance Agency submitted 27 fictitious proof of prior insurance documents and three fictitious teaching certificates to Farmers Insurance to qualify insureds for lower premium rates.
5. Farmers cancelled Alba's appointment on September 10, 2015.

6. Alba claims her unlicensed employee submitted the fictitious documents to Farmers.
7. Alba agrees to comply with all licensing laws moving forward including confirming that anyone engaging in the business of insurance in her office is licensed.

**CONCLUSIONS OF LAW**

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.001–82.056, 84.021–84.022, 4005.101–4005.103, 4051.051, and 4054.051, and TEX. GOV'T CODE §§ 2001.051–2001.178.
2. The commissioner has the authority to dispose of this case informally pursuant to the provisions of TEX. GOV'T CODE § 2001.056, TEX. INS. CODE § 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Alba engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Alba violated TEX. INS. CODE §§ 101.102, 4001.101, 4051.051, 4054.051, and 4054.301 because she allowed a staff member to engage in the business of insurance without holding the proper license.

It is ordered that Rebecca E. Alba pay a \$3,500.00 administrative penalty within 60 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 60851, MC 9999, P.O. Box 149104, Austin, Texas, 78714-9104.



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

APPROVED AS TO FORM AND CONTENT:



Cassie Tigue, Staff Attorney  
Enforcement Section  
Texas Department of Insurance

