

No. 2017 - 5222

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

Date: SEP 20 2017

**Subject Considered:**

KAREN M. AGUILAR  
4102 Grapevine Street  
Houston, Texas 77045-6323

**CONSENT ORDER**  
TDI ENFORCEMENT FILE NO. 10543

**General remarks and official action taken:**

This order is in consideration of whether disciplinary action should be taken against Karen M. Aguilar.

**WAIVER**

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

**FINDINGS OF FACT**

1. Karen M. Aguilar, individual identification no. 1124119, holds a general lines agent license with a property and casualty qualification, originally issued by the Texas Department of Insurance on June 25, 2012.
2. Aguilar was appointed by State Farm from August 2012, through October 2015.
3. According to State Farm's records, Aguilar misappropriated approximately \$1,128.23 in cash payments from insureds and later used her personal credit card to conceal the shortages.
4. Aguilar has cooperated fully with the department's investigation and agrees to comply with all insurance laws in the future.

**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, 4005.102, and 4051.051; 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 §§ 36.104 and 82.055, and 28 TEX. ADMIN. CODE § 1.47.
3. Aguilar willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1), as contemplated by TEX. INS. CODE § 4005.102.
4. Aguilar misappropriated, converted to her own use, or illegally withheld money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4).

It is ordered that Karen M. Aguilar's general lines agent license with a property and casualty qualification is suspended for two years, probated.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Karen M. Aguilar, 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.

Within 20 days of the date of this order, Aguilar must provide a copy of this order to any existing employer, appointing company, agency, or sponsor. Aguilar must provide the department with a copy of the notification within 30 days of this order 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, Aguilar must provide a copy of this order to any new employer, appointing company, agency, or sponsor. Aguilar must provide the department with a copy of the notification within 30 days of any new 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, Karen M. Aguilar must file a written report, on or before the 15th day of each month on a quarterly basis for the months of June, September, December, and March, 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. Aguilar's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Aguilar's employer, and if Aguilar 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 that has appointed Aguilar as a general lines agent;
- d. the name and address of any insurer that has canceled Aguilar's appointment as a general lines agent; and

- e. a copy of any and all contracts Aguilar has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Karen M. Aguilar must notify TDI 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 Aguilar concerning her performance as a general lines agent as well as a written explanation from Aguilar detailing the steps she has taken to resolve the complaint.

It is also ordered that Karen M. Aguilar must pay a \$2,500 administrative penalty within 30 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, TX 78714-9104.



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Cassie Brown  
Deputy Commissioner  
Regulatory Policy Division  
Texas Department of Insurance  
Delegation Order 4506

APPROVED AS TO FORM AND CONTENT:



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Cassie Tigie, Staff Attorney  
Enforcement Section  
Texas Department of Insurance

2017- 5222

COMMISSIONER'S ORDER  
Karen M. Aguilar  
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**Affidavit**

STATE OF TEXAS

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COUNTY OF Harris

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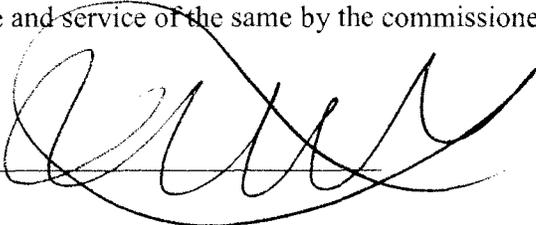
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Before me, the undersigned authority, personally appeared the affiant, who being by me duly sworn, deposed as follows:

"My name is Karen M. Aguilar. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

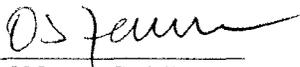
I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

I have knowingly and voluntarily entered into this consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the State of Texas."

  
Affiant

SWORN TO AND SUBSCRIBED before me on this 8 day of September, 2017.

(NOTARY STAMP)

  
Signature of Notary Public

