

No. 2017- 5308

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

Date: DEC 07 2017

Subject Considered:

ASHLEY BROOKE TAYLOR
4201 Spring Valley Road, Suite 202
Dallas, Texas 75244

DEFAULT ORDER
SOAH DOCKET NO. 454-18-0137.C
TDI ENFORCEMENT FILE NO. 12164

General remarks and official action taken:

The commissioner of insurance considers whether disciplinary action should be taken against Ashley Brooke Taylor.

FINDINGS OF FACT

1. Ashley Brooke Taylor has held a general lines agent license with life, accident and health, and property and casualty qualifications issued by the Texas Department of Insurance since January 15, 2013.
2. On September 14, 2017, the department sent a notice of hearing to Taylor's last known address provided in writing to the department, 4201 Spring Valley Road, Suite 202, Dallas, Texas 75244.
3. Taylor failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed.
4. On November 3, 2016, the department received a complaint alleging that Taylor engaged in application fraud by falsifying customers' information on 33 Nationwide Mutual Insurance Company automobile insurance policies to obtain lower rates while she was employed as an agent by Terrence Burney. Mr. Burney terminated Taylor's employment on July 28, 2016, and Nationwide cancelled her appointment on August 2, 2016.
5. A subsequent investigation by Nationwide found that Taylor used a public data website to find people with the same name as Taylor's clients and used the strangers' dates of birth and/or Texas driver's license numbers on the policy applications to secure lower rates for her clients.

6. Taylor failed to respond to the department's requests for information, dated April 6, 2016, and April 24, 2016, and the department's Notice of Intention to Institute Disciplinary Action, dated June 26, 2017.

CONCLUSIONS OF LAW

1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4051.051, and 4054.051; TEX. GOV'T CODE §§ 2001.051- 2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021-53.023.
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, Taylor's last known address is presumed to be 4201 Spring Valley Road, Suite 202, Dallas, Texas 75244.
4. TDI sent a notice of hearing to Taylor's last known address, as required by 28 TEX. ADMIN. CODE §§ 1.28(d) and 1.88(c), 1 TEX. ADMIN. CODE § 155.401, and TEX. GOV'T CODE Ch. 2001.
5. The allegations in the notice of hearing, set out herein as findings of fact nos. 1 and 4-6, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Taylor willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
7. Taylor engaged in fraudulent or dishonest acts or practices, in violation TEX. INS. CODE § 4005.101(b)(5).
8. Taylor violated TEX. INS. CODE § 38.001 by failing to respond to a department inquiry in writing not later than the 15th day after the date the inquiry was received.

The commissioner of insurance orders that Ashley Brooke Taylor's general lines agent license with life, accident and health, and property and casualty qualifications is revoked.



Kent C. Sullivan
Commissioner of Insurance

