

No. 2018-5591

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

**Date:** JUL 30 2018

**Subject Considered:**

LESLIE JUANITA HERNANDEZ  
109 Lynn St.  
Nacogdoches, Texas 75964-6155

**DEFAULT ORDER**  
SOAH DOCKET NO. 454-18-3440.C  
TDI ENFORCEMENT FILE NO. 11470

**General remarks and official action taken:**

The subject of this order is whether disciplinary action should be taken against Leslie Juanita Hernandez (Hernandez).

**FINDINGS OF FACT**

**Licensure**

1. Hernandez, individual identification no. 1108330, holds a limited lines agent license originally issued by the Texas Department of Insurance on May 16, 2012.

**Dishonest/Fraudulent Acts**

2. The department received a complaint from MGA Insurance Company, Inc. (Gainsco) alleging Hernandez created approximately 27 forged and altered prior coverage documents and submitted those documents as part of policy applications to Gainsco.
3. Hernandez engaged in a scheme of creating and submitting forged and altered prior coverage documents to obtain lower premiums for insureds who did not qualify for the lower premiums.
4. Hernandez transmitted false information to Gainsco for multiple policy applications, including evidence of approximately 27 prior insurance coverage documents that were forged or altered. Hernandez did so knowingly with the expectation that Gainsco would rely on that information for the purpose of underwriting the applications for insurance coverage.

**Failure to Complete Continuing Education**

5. Hernandez failed to complete 12 hours of continuing education required for the 2012 – 2014 reporting period.
6. Hernandez failed to complete 12 hours of continuing education required for the 2014 – 2016 reporting period.

**Failure to Respond to Notice of Hearing**

7. On May 1, 2018, the department sent a notice of hearing to Hernandez's last known address provided in writing to the department, 109 Lynn St., Nacogdoches, Texas 75964-6155.
8. Hernandez failed to file a written response to the notice of hearing within 20 days of the date the notice of hearing was mailed.

**CONCLUSIONS OF LAW**

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4051.101, and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. Based on 28 TEX. ADMIN. CODE § 19.906, Hernandez's last known address is presumed to be 109 Lynn St., Nacogdoches, Texas 75964-6155.
4. The department sent a notice of hearing to Hernandez'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. 1-6, are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Hernandez has committed acts for which a license holder may be disciplined pursuant to TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
7. Hernandez has willfully violated an insurance law of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).
8. Hernandez has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

9. Hernandez failed to complete all required continuing education hours for the relevant renewal periods, in violation of TEX. INS. CODE §§ 4004.051 (West 2005), 4004.053 (West 2009), and 4004.054.

It is ordered that Leslie Juanita Hernandez's limited lines agent license is revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

A handwritten signature in black ink, appearing to read 'Kent C. Sullivan', written over a horizontal line.

Kent C. Sullivan  
Commissioner of Insurance



**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code 110-1A  
 333 Guadalupe St  
 Austin TX 78701  
 Mariah Cook  
 May 1, 2018

- 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 Delivery

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	TCRD Fee	SH Fee
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in value														
Handling Charge-if Regi.														
Adult Signature Required.														
Adult Signature Restricted Delivery														
Restricted Delivery														
Return Receipt														
Signature Confirmation														
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Special Handling														
Total Number of Pieces Sent by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)												
	1	[Signature]												

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