

No. 2018- 5625

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

**Date: SEP 6 2018**

**Subject Considered:**

KARIN NECOLE WILLINGHAM DENNIS  
945 McKinney St Ste 428  
Houston, Texas 77002-6308

**DEFAULT ORDER**  
DOCKET NO. 454-18-4459.C  
TDI CASE NO. 12216

**General remarks and official action taken:**

The subject of this order is whether an adjuster all lines license should be issued to Karin Necole Willingham Dennis (Dennis).

**FINDINGS OF FACT**

**License Application**

1. Dennis, individual identification number 1694318, applied for an adjuster all lines license with the Texas Department of Insurance on August 29, 2016.
2. The department proposed to deny Dennis's application on October 20, 2016, due to her criminal history. Dennis requested a hearing on November 16, 2016.

**Felony Convictions**

*Uttering a forged instrument / Third degree grand theft*

3. On March 11, 2006, Dennis published a forged record with the intent to defraud in violation of FLA. STAT. § 831.02 (2006). In addition, Dennis unlawfully and knowingly obtained and used \$300 with the intent to appropriate the property in violation of FLA. STAT. § 812.014 (2006).
4. On January 26, 2007, in cause no. 2006-00436-CF-A at the 19th Judicial Circuit in and for Indian River County, Florida, Dennis pleaded nolo contendere to two felony counts — uttering a forged instrument and third degree grand theft. The court ordered Dennis's

adjudication withheld, modified probation for a year, and imprisonment for 60 days as a condition of probation.

5. Dennis violated her probation, and on August 18, 2008, the court terminated Dennis's probation.
6. On August 22, 2008, the court issued a final judgment finding Dennis guilty of uttering a forged instrument and third degree grand theft.

*Grand theft / Uttering a forged instrument / Counterfeiting a payment instrument*

7. Between July 12, 2007 and July 18, 2007, Dennis knowingly counterfeited and forged a check totaling \$485.45 with the intent to defraud a financial institution in violation of FLA. STAT. §§ 812.014(1) (2007), 812.014(2)(c) (2007), 831.02 (2007), 831.28(2)(a) (2007).
8. On October 16, 2007, in cause no. 07-03543-CFA at the Circuit Court of the 18th Judicial Circuit in and for Seminole County, Florida, Dennis pleaded guilty to three felony counts — grand theft of \$300 or more but less than \$20,000, uttering a forged instrument, and counterfeiting a payment instrument. The court ordered four years of probation and court costs of \$363.00.

*1033 Consent*

9. Dennis has been convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033 and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

**Failure to Respond to Notice of Hearing**

10. On June 25, 2018, the department sent a notice of hearing to Dennis's last known address provided in writing to the department: 945 McKinney St Ste 428, Houston, Texas 77002-6308.
11. Dennis 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 of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, and 4101.051; TEX. GOV'T CODE §§ 2001.051–2001.178; 28 TEX. ADMIN. CODE § 1.502; and TEX. OCC. CODE §§ 53.021–53.023.
2. The commissioner has the 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, Dennis's last known address is presumed to be 945 McKinney St Ste 428, Houston, Texas 77002-6308.
4. The department sent a notice of hearing to Dennis'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 allegations in the notice of hearing, set out herein as findings of fact nos. 1–9 are deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.
6. Based on Dennis's prior criminal history, Dennis has committed acts for which a license may be denied under TEX. INS. CODE, Chapter 4005, Subchapter C, because:
  - a. she has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5); and
  - b. she has been convicted of a felony, as contemplated by TEX. OCC. CODE § 53.021(a) and TEX. INS. CODE § 4005.101(b)(8).
7. Dennis committed an offense and has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d).
8. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(c)–(e), emphasize that TDI:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;
  - b. may refuse to issue an original license if the department determines that the applicant has committed an offense that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. considers any offense for which fraud, dishonesty, or deceit is an essential element to be of such a serious nature that they are of prime importance when determining fitness for licensure.
9. Dennis has been convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033 and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

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COMMISSIONER'S ORDER  
Karin Necole Willingham Dennis  
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It is ordered that Karin Necole Willingham Dennis's application for an adjuster all lines license is denied.

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

Kent C. Sullivan  
Commissioner of Insurance

**AFFIDAVIT**

STATE OF TEXAS

§

§

COUNTY OF TRAVIS

§

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

"My name is Mary Ruiz, 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 the department's records concerning Karin Necole Willingham Dennis. I have confirmed that:

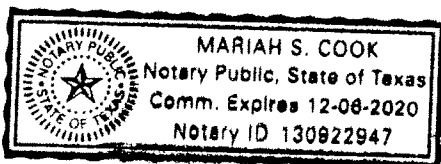
- a. The last mailing address provided to the department by Karin Necole Willingham Dennis is 945 McKinney St Ste 428, Houston, Texas 77002-6308.
- b. The file maintained by the Enforcement Section contains a notice of hearing dated June 25, 2018, filed with the State Office of Administrative Hearings.
- c. On June 25, 2018, a certified letter, return receipt requested, and first class mailing, each containing a notice of hearing were sent to Karin Necole Willingham Dennis's last known address at 945 McKinney St Ste 428, Houston, Texas 77002-6308.

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

Mary Ruiz  
Affiant

SWORN TO AND SUBSCRIBED before me on July 26, 2018.

(NOTARY STAMP)



M. S. Cook  
Signature of Notary Public

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**A. Mailer Action****Shipment Confirmation  
Acceptance Notice**

**Note to Mailer:** The labels and volume associated to this form online, **must** match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 06/25/2018

Shipped From:

Name: MC 110-1A M RUIZ

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International®	
Other	1
Total	1

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

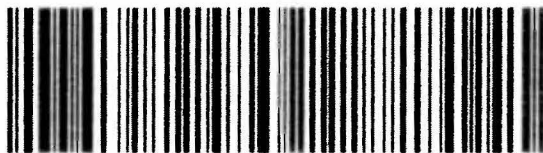
**B. USPS Action**

Note to RSS Clerk:

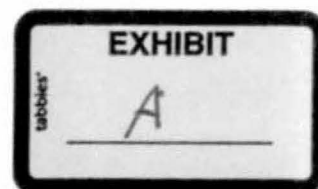
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0009 0341 59





Name and Address of Sender		Check type of mail or service		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		Addressee (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 Fee	SCRD Fee	SH Fee		
MC 110-1A M RUIZ Texas Department of Insurance 333 Guadalupe St Austin Tx 78701		<input type="checkbox"/> Adult Signature Required <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery (COD) <input type="checkbox"/> Insured Mail <input type="checkbox"/> Priority Mail		<input type="checkbox"/> Priority Mail Express <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Signature Confirmation Restricted Delivery														
1. 9214 8901 9403 8307 2294 89		KARIN NICOLE WALLINGHAM DENNIS 945 MCKINNEY ST STE 428 HOUSTON TX 77002-6398		0.71	3.45	Handling Charge - if Registered and over \$50,000 in value												
wills/12216														1.50				
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of receiving employee)														
1																		

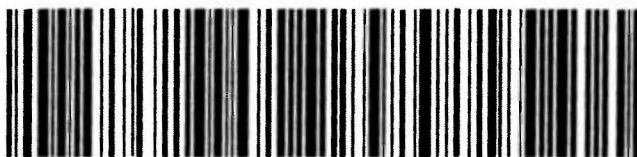
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USPS CERTIFIED MAIL



Texas Department  
of Insurance  
MC110-1A  
333 Guadalupe  
Austin, TX 78701



9214 8901 9403 8307 2294 89

KARIN NECOLE WILLINGHAM DENNIS  
945 MCKINNEY ST STE 428  
HOUSTON TX 77002-6308

Return Ref# wills/12216

Postage \$5.6600



EXHIBIT  
B

Choose type of mail or service

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Return Receipt for Merchandise
<input checked="" type="checkbox"/> Certified Mail Restricted	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Collection Delivery (COD)	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Priority Mail	

(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SS Fee
	over \$50,000 in value								
<div> <div> </div> <div> <p>Handling Co.</p> </div> </div> <div> <p>Adult Signature Rk</p> <p>Adult Signature Restricted</p> <p>Restricted Delivery</p> <p>Return Receipt</p> <p>Signature Confirmation</p> <p>Signature Confirmation Restricted Delivery</p> <p>Special Handling</p> </div> <div> <p>US POSTAGE \$001.40</p> </div>									

**over \$50,000 in value**

**Handling Co.**

Adult Signature R

Adult Signature	Restricted
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**Restricted Delivery**

Return Receipt		
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**Signature Confirmation**

**Signature Confirmation Restricted Delivery**

Philippe Bouchard

RECEIVED  
JUN 28 2018  
TDL - ENFORCEMENT

2018-5625

**Completed in Ink**

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