

No. **2024-8789**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 08/19/2024

Subject Considered:

Renso Paredes Rangel
Winter Springs, Florida

Consent Order
TDI Enforcement File No. 32911

General remarks and official action taken:

This is a consent order with Renso Paredes Rangel (Paredes). Paredes submitted applications through the federal Affordable Care Act Health Insurance Marketplace without the insured's knowledge or consent. Paredes has agreed to an administrative penalty of \$2,000.

Waiver

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

Findings of Fact

1. Paredes holds a general lines agent license with life, accident, health, and HMO qualification issued by the Texas Department of Insurance (TDI) on February 16, 2023.
2. Paredes submitted health insurance applications through the federal Affordable Care Act Health Insurance Marketplace without the consent or knowledge of six different insureds.

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Commissioner's Order

Renso Paredes Rangel

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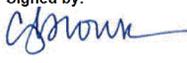
3. Paredes represents that he received documentation from a lead generating company purporting to provide each individual's authorization to submit the applications. However, Paredes failed to confirm directly with the individuals that he had authorization to submit the applications.
4. TDI is not aware of any direct consumer harm, however, it is possible the individuals could have federal income tax impacts.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 4054.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Paredes has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Paredes engaged in fraudulent or dishonest acts or practices, as contemplated in TEX. INS. CODE § 4005.101(b)(5) by submitting unauthorized insurance applications.

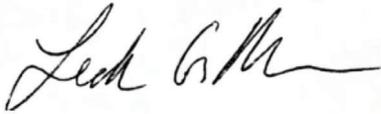
Order

It is ordered that Renso Paredes Rangel pay an administrative penalty of \$2,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

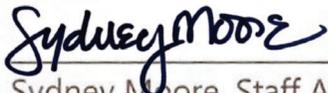
Signed by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sydney Moore, Staff Attorney
Enforcement

Approved as to form and content:



Rodney Montes
Attorney for Renso Paredes Rangel

Affidavit

STATE OF Texas §

COUNTY OF Williamson §

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

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

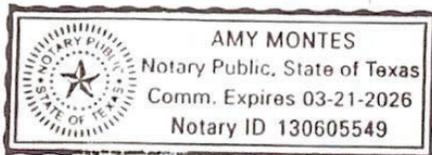
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Renso Paredes Rangel

Affiant

SWORN TO AND SUBSCRIBED before me on August 10, 2024.

(NOTARY SEAL)



Amy Montes

Signature of Notary Public

Amy Montes

Printed Name of Notary Public