

No. **2026-9867**

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

**Date: 04/02/2026**

**Subject Considered:**

Sunni Denise Boenker  
North Richland Hills, Texas 76180

Sunni Boenker Insurance Agency, LLC  
5596 Davis Blvd., No. 200  
North Richland Hills, Texas 76180

Consent Order  
SOAH Docket No. 454-26-06829  
TDI Enforcement File Nos. 36259 & 38167

**General remarks and official action taken:**

This is a consent order with Sunni Denise Boenker (Boenker) and Sunni Boenker Insurance Agency, LLC (SBIA). Boenker and SBIA submitted fictitious documents to an insurer, and Boenker converted for her own use, money belonging to an insurer. This order suspends Boenker and SBIA's licenses subject to the terms of the two-year probated suspension detailed in the order. Boenker and SBIA, both jointly and severally, agreed to pay an administrative penalty of \$7,500.

**Waiver**

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

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## Findings of Fact

### Background and Misconduct

1. Boenker holds a general lines agent license with a property and casualty qualification issued on March 28, 2002, and a life, accident, health, and HMO qualification issued on May 8, 2002.
2. Boenker is the owner and designated responsible licensed person for SBIA, which holds a general lines agency license with property and casualty and life, accident, health, and HMO qualifications, that were issued on April 26, 2012.
3. Boenker, individually, was appointed as an agent for Farmers Insurance Group (Farmers) in July 2002.
4. Between May 16, 2022, and October 31, 2023, SBIA submitted 87 homeowner policy applications to Farmers with fictitious or otherwise invalid information, 14 of which were submitted using Boenker's personal identification number.
5. Boenker received advanced commissions for all 87 of the fictitious or otherwise invalid policies. Farmers recovered the commissions through folio deductions.

### Mitigating Circumstances

6. Boenker purports that from 2022 through 2023, she was acting as the primary care giver for a terminally ill family member, leaving SBIA in the care of two employees. The writing numbers of those two employees were on 73 of the fictitious or otherwise invalid applications. Those employees surrendered their licenses to TDI.
7. Boenker purports that she terminated the two involved employees after receiving notice of the Farmers investigation.
8. One of the employees, M.A., provided a sworn statement that Boenker was not aware of the fictitious or otherwise invalid applications.

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## Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, 4005.051, 4005.054; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Boenker and SBIA 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, proposal for decision, rehearing by the commissioner, and judicial review.
4. Boenker converted to her own use, money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4)(A).
5. Boenker and SBIA engaged in dishonest practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

## Order

It is ordered that Sunni Denise Boenker's general lines agent license and Sunni Boenker Insurance Agency, LLC's general lines agency license, are suspended for two years, probated.

If during the probation period imposed by this order, the department issues additional licenses or authorizations to Boenker or SBIA, all 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.

Beginning from the date of this order and continuing through the probation period, Boenker must file a written report, on or before the 15<sup>th</sup> day of the month on a quarterly basis for the months of March, June, September, and December with TDI by emailing the report to, EnforcementReports@tdi.texas.gov. The reports must include the following information:

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- a. Boenker and SBIA's current mailing address and telephone number;
- b. the names, titles, job descriptions, and license numbers (if applicable) for all employees, contracted workers, or other persons who perform any function for SBIA or Boenker in their capacity as an insurance agent or agency owner;
- c. the name and address of any insurer or entity which has appointed Boenker or SBIA as an agent or agency;
- d. the name and address of any insurer or entity which has terminated Boenker or SBIA's contract;
- e. a copy of all contracts Boenker has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Boenker must notify TDI immediately of the following by emailing [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov):

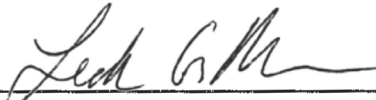
- a. any charges filed against her for misdemeanor or felony crimes during the period she is required to file reports, excluding Class C misdemeanors and traffic offenses;
- b. any state or regulatory actions taken against her including formal and informal actions;
- c. any complaints made against Boenker or SBIA (including SBIA employees, contractors or any person working on behalf of Boenker or SBIA), concerning Boenker or SBIA's performance related to the business of insurance, as well as a written explanation detailing the steps taken to resolve the complaint.

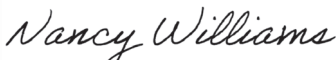
It is further ordered that Sunni Denise Boenker and Sunni Boenker Insurance Agency, LLC, are ordered, jointly and severally, to pay an administrative penalty of \$7,500 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

Signed by:  
  
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Amanda Crawford  
Commissioner of Insurance

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Recommended and reviewed by:

  
\_\_\_\_\_  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
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Nancy Williams, Staff Attorney  
Enforcement

Approved as to form and content:

  
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Anthony Icehogle

