

No. 2020 - 6218

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

**Date:** JAN 30 2020

**Subject Considered:**

Frank Michael Tangorra  
[REDACTED]  
Georgetown, Texas 78628

Consent Order  
SOAH Docket No. 454-19-2974.C  
TDI Enforcement File No. 11086

**General remarks and official action taken:**

This is a consent order with Frank Michael Tangorra (Tangorra). The department suspends Tangorra's general lines life, accident, and health and property and casualty licenses for one year. The suspension is probated pursuant to the terms and conditions stated in this order.

**Waiver**

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

**Findings of Fact**

1. Frank Michael Tangorra, individual identification number 353555, holds a general lines life, accident, and health license issued by the department on March 16, 2000, and a general lines property and casualty license issued on May 30, 2002.
2. Tangorra was formerly the president of Tangorra Insurance Group, Inc.

3. In May of 2016, the department received a complaint against Tangorra related to unlicensed insurance activities occurring at Tangorra Insurance Group, Inc. During investigation, the department confirmed that an employee at Tangorra Insurance Group, Inc. was acting as an agent without a license.
4. Tangorra allowed an unlicensed employee to perform the acts of an agent, including but not limited to, soliciting and providing insurance quotes, discussing insurance coverage and products, and representing to the public that the employee was authorized to engage in the business of insurance.
5. Tangorra sold Tangorra Insurance Group, Inc. in July 2019 and is now an employee at another licensed insurance agency.

### **Conclusions of Law**

1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 101.051, 101.101-101.102, 4001.003, 4001.053, and 4001.101.
2. The commissioner of insurance has authority to informally dispose of this matter as set forth in TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Tangorra has knowingly and voluntarily waived all procedural rights to which he 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. Tangorra violated TEX. INS. CODE §§ 101.102, 4001.051, and 4001.101, by allowing an employee who did not hold an insurance license or other authorization issued by the department to directly and/or indirectly perform acts constituting the business of insurance.

### **Order**

It is ordered that Frank Michael Tangorra's general lines life, accident, and health and property and casualty licenses are suspended for one year. The suspension is probated pursuant to the terms and conditions stated in this order.

If, during the probation period imposed by this order, the department issues any additional licenses or authorizations to Tangorra, those 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, Tangorra must file a written report, on or before the 15th day of each month on a quarterly basis for the months of March, June, September, and December with the Texas Department of Insurance by emailing it to [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov). The reports must include the following information:

- a. Tangorra's current mailing address and telephone number;
- b. the name, mailing address, and telephone number of Tangorra's employer, and if Tangorra is self-employed, a statement that he is self-employed and the name, mailing address, and telephone number of his business;
  - a. If Tangorra is self-employed, a list of the name, mailing address, and telephone number of every employee working for him or his business;
- c. the name and address of any insurer which has appointed Tangorra as an agent;
- d. the name and address of any insurer which has canceled Tangorra's appointment as an agent; and
- e. a copy of any and all contracts Tangorra has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

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

- a. any charges or indictments filed against him for a misdemeanor or felony during the period he is required to file reports, excluding traffic offenses and Class C misdemeanors;
- b. any state or regulatory actions taken against him including formal and informal actions;
- c. any change in his employment or his residence; and
- d. any complaint made against Tangorra concerning his performance as an agent, as well as a written explanation detailing the steps taken to resolve it.

2020-6218

Commissioner's Order  
Frank Michael Tangorra  
Page 4 of 5

Kent C. Sullivan  
Commissioner of Insurance

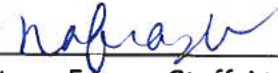
By:

  
\_\_\_\_\_  
Doug Slape  
Chief Deputy Commissioner  
Commissioner's Order No. 2018-5528

Recommended and reviewed by:



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



\_\_\_\_\_  
Whitney Fraser, Staff Attorney  
Enforcement Division

2020 - 6218

Commissioner's Order  
Frank Michael Tangorra  
Page 5 of 5

**Affidavit**

THE STATE OF Texas

§

COUNTY OF Williamson

§

§

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

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

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

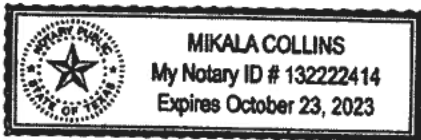
Frank Michael Tangorra has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on 03, January 2020.

(NOTARY SEAL)



Mikala Collins  
Signature of Notary Public

Mikala Collins  
Printed Name of Notary Public