

No. 2024-9031

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

**Date:** 12/18/2024

**Subject Considered:**

Edgar Villagrana Jimenez  
Arlington, Texas

Default Order  
TDI Enforcement File No. 34158

**General remarks and official action taken:**

This is a default order taken against Edgar Villagrana Jimenez (Respondent) because he engaged in the unauthorized business of insurance. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order mandates Respondent to cease and desist from engaging in the business of insurance and orders restitution be paid to the victims.

The following findings of fact and conclusions of law are adopted.

**Findings of Fact**

Failure to Respond to Notice of Allegations

1. On November 5, 2024, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED] Arlington, Texas 76010-8026.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

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4. TDI's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 101.102, 101.103, 101.151, 4001.101, and 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. TDI provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4); and 28 TEX. ADMIN. CODE §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send TDI a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. TDI's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

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## Order

It is ordered that Edgar Villagrana Jimenez cease and desist from engaging in the business of insurance. It is further ordered that Edgar Villagrana Jimenez pay restitution of \$5,116 to Risk Placement Services Inc. and \$26,000 to NIK Express LLC. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:  
  
FC5D7EDDFFB84F8...

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Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:



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Sydney Moore, Staff Attorney  
Enforcement

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## Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Roxanne Rodriguez 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 TDI's records concerning Edgar Villagrana Jimenez. I have confirmed that:

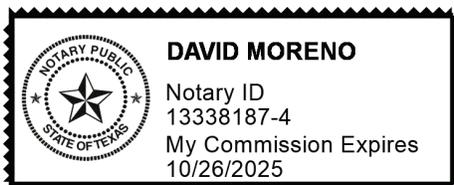
- a. The last mailing address provided to the department in writing by Edgar Villagrana Jimenez is [REDACTED], Arlington, Texas 76010-8026.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 5, 2024, which was sent to Edgar Villagrana Jimenez.
- c. On November 5, 2024, the Notice of Allegations addressed to Edgar Villagrana Jimenez was mailed first-class and certified, return receipt requested, to his last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

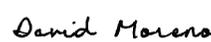
Signed by:  
  
1FED5A43DD65403...  
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/9/2024. This notarial act was an online notarization.

### Notary Seal



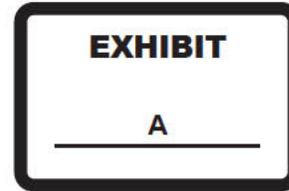
### Digital Certificate

DocuSigned by:  
  
455E4109E15D4CD...  
Notary Public State of Texas

2024-9031



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



November 5, 2024

Edgar Villagrana Jimenez

Via CM/RRR No. 9214890194038386603859

[REDACTED]  
Arlington, Texas 76010-8026

**TDI ENFORCEMENT CASE NO. 34158  
NOTICE OF ALLEGATIONS AGAINST EDGAR VILLAGRANA JIMENEZ**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice states the allegations against you and the relief sought by TDI.

***YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS***

**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Sydney Moore, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
sydney.moore@tdi.texas.gov

## Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 101.102, 101.103, 101.151, 4001.101, and 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. Edgar Villagrana Jimenez (Villagrana) previously held a limited lines agent license issued by TDI on May 25, 2017. Villagrana's license expired on July 31, 2019, after he failed to renew. Villagrana does not currently hold any insurance licenses issued by TDI.
2. Venetex Insurance Group LLC (Venetex), previously held a limited lines agency license issued by TDI on July 26, 2021, a general lines agency license with a property and casualty qualification issued on August 13, 2021, and a life, accident, health, and HMO qualification issued on March 17, 2022. Venetex voluntarily surrendered all of its licenses with TDI on January 19, 2024.
3. Villagrana acted as an agent for Venetex when he engaged in the unauthorized business of insurance.
4. Villagrana received \$998 from E.M. for commercial auto policies for JM Trucking LLC (JM) and failed to remit the payments to the insurer.
5. On January 19, 2023, Villagrana submitted an application to Cover Whale Insurance Solutions, Inc., a managing general agency, for commercial auto policies for JM.
6. On January 19, 2023, Villagrana submitted a premium finance agreement to IPFS Corporation (IPFS) without the knowledge or consent of JM, the policyholder.
7. Villagrana then failed to remit the premium down payments to Cover Whale which resulted in the policies being canceled for non-payment.
8. Villagrana received \$2,344 from R.G. in May 2023 for commercial trucking policies and failed to remit the payments to insurer. Villagrana issued fictitious certificates of insurance to R.G.
9. On April 24, 2023, Villagrana submitted an application through Risk Placement Services Inc. (RPS), a managing general agency, for a commercial auto policy for Zefi Trucking LLC. Villagrana made an online payment to the insurer in the amount

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of \$24,561.80 which was rejected for insufficient funds. The policy was canceled for nonpayment and RPS is owed \$5,116 for earned unpaid premiums.

10. On August 25, 2023, Villagrana issued fictitious certificates of insurance to H&B Trucking and NIK Express LLC (NIK) for commercial auto policies showing coverage from January 21, 2023, through January 21, 2024.
11. On December 15, 2023, NIK was involved in an accident which resulted in an out of pocket loss of \$26,000 due to no valid insurance being in place.

## Legal Allegations

1. Villagrana has violated TEX. INS. CODE § 4001.101(d) by performing acts of an agent as defined in TEX. INS. CODE § 4001.051.
2. Villagrana has engaged in the unauthorized business of insurance in violation of TEX. INS. CODE § 101.102 and § 4001.101.

## Relief Sought

TDI seeks the following relief:

1. an order mandating you cease and desist from certain activity or conduct;
2. restitution to any victim under TEX. INS. CODE § 82.053 including but not limited to \$5,116 to RPS and \$26,000 to NIK Express; and
3. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

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Respectfully,



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Sydney Moore  
State Bar No. 24056052  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6339 (Direct)  
(512) 490-1020 (Fax)  
Sydney.moore@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Whitney Fraser, Litigation Director, Enforcement, MC: ENF  
Administrative Review, MC: CO-AAL

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**CERTIFICATE OF SERVICE**

I, Sydney Moore, certify that a true and correct copy of this *Notice of Allegations Against Edgar Villagrana Jimenez* was sent by the following methods on this 5th day of November, 2024 to:

Edgar Villagrana Jimenez  
[REDACTED]  
Arlington, Texas 76010-8026

Via CM/RRR No.:  
9214890194038386603859

Via First Class Mail

Via Email: [REDACTED]

  
\_\_\_\_\_  
Sydney Moore

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Firm Mailing Book

Name and Address of Sender  
Texas Dept of Insurance  
Mail Code ENF  
1601 Congress Avenue, Suite 6.900  
Austin TX 78701  
Roxanne Rodriguez  
November 5, 2024

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- First-Class 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

Postage

Address (Name, Street, City, State, & Zip Code)

EDGAR VILLAGRANA JIMENEZ

ARLINGTON, TEXAS 76010-8026

Moore/34158

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ASRD Fee  
ASR Fee  
Due Sender if COD  
Insured Value  
Actual Value if Registered  
Handling Charge  
Extra Service Fee

RD Fee  
RR Fee

Adult Signature Restricted  
Restricted Delivery  
Return Receipt  
Signature Confirmation  
Signature Confirmation Restricted Delivery

Special Handling

ver \$50,000 in value

Handling Charge-If Registered

quadrant  
IMI CORRECTION  
\$002.00  
1/05/2024 ZIP 78701  
DANM3205995



RECEIVED  
NOV 06 2024  
TDI - ENFORCEMENT

Total Number of Pieces  
Listed by Sender

1

Postmaster (Name of receiving enterprise)

*[Handwritten Signature]*  
Completed in Ink

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# Shipment Confirmation Acceptance Notice

## A. Mailer Action

**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: 11/05/2024

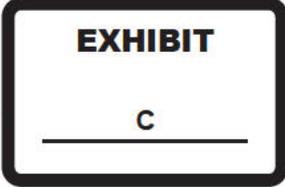
Shipped From:

Name: ENF R RODRIGUEZ

Address: 1601 CONGRESS AVE

City: AUSTIN

State: TX ZIP+4® 78701



Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
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 0056 8019 95

Moore/34158

