

No. 2025-9094

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

Date: 01/28/2025

Subject Considered:

Quintez Reed
Cypress, TX 77429

Default Order
TDI Enforcement File No. 35184

General Remarks and Official Action Taken:

The subject of this default order is whether a life agent license should be issued to Quintez Reed (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order denies Respondent's license application.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On November 12, 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 TDI, [REDACTED], Cypress, TX 77429.
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.
4. TDI's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

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Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4054.301; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; 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, 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, TDI 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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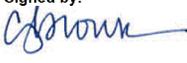
Commissioner's Order

Quintez Reed

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Order

It is ordered that Quintez Reed's license application is denied. 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:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

/s/Erik Huhn

Erik Huhn, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is David Moreno 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 Quintez Reed. I have confirmed that:

- a. The last mailing address provided to the department in writing by Quintez Reed is [REDACTED], Cypress, TX 77429.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 12, 2024, which was sent to Quintez Reed.
- c. On November 12, 2024, the Notice of Allegations addressed to Quintez Reed was mailed first-class and certified, return receipt requested, to his last known address.

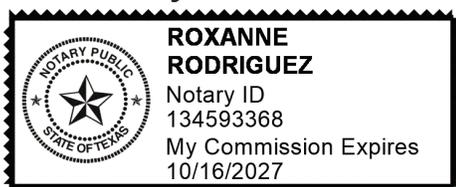
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

 CAA85F2E12B84FD...
 Affidavit

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/14/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

 C3FD016A04434A6...
 Notary Public State of Texas

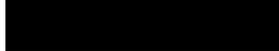
2025-9094



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

November 12, 2024

Quintez Reed



Cypress, TX 77429

Via CM/RRR No.

9214 8901 9403 8387 7954 61

**TDI ENFORCEMENT CASE NO. 35184
NOTICE OF ALLEGATIONS AGAINST QUINTEZ REED**

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

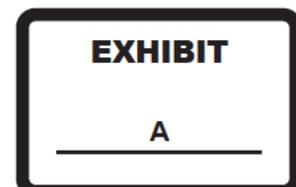
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

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



Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4054.031; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. On May 16, 2024, Reed applied for a life agent license and disclosed his criminal history. TDI proposed to deny Reed's application.
2. On July 12, 2016, Reed was convicted of one felony count each for Assault-First Degree, Armed Criminal Action, and Receiving Stolen Property.
3. Reed was sentenced to 10 years confinement for the Assault conviction, 10 years confinement for the armed criminal activity conviction, and seven years confinement for the receiving stolen property conviction. Each sentence was set to run concurrently.
4. On November 13, 2023, Reed was released from confinement to parole. Reed is expected to be on parole until November 2024.

Legal Allegations

1. TDI considers it very important that license holders and applicants be honest, trustworthy, and reliable, as contemplated by 28 TEX. ADMIN. CODE § 1.502(c).
2. TDI may deny Reed's license application because he was convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).
3. TDI may deny Reed's license application because he was convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by TEX. OCC. CODE § 53.021(a)(1), 53.022, 53.023 and 1.502(d)(1).
4. TDI may deny Reed's license application because he was convicted of an offense of such serious nature that it directly relates to the duties and responsibilities of the licensed occupation or is of prime importance in determining fitness for

licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(1), (f)(3), (f)(4)(K) and (f)(8).

5. Reed was convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. 1033, requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

TDI seeks the following relief:

1. Denying your license application;
2. Denying consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
3. Imposing any other just and appropriate relief to which TDI may be entitled to by law, including any combination of the above actions.

Respectfully,

/s/Erik Huhn

Erik Huhn
State Bar No. 24132806
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6355 (Direct)
(512) 490-1020 (Fax)
Erik.Huhn@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

CERTIFICATE OF SERVICE

I, Erik Huhn, certify that a true and correct copy of this *Notice of Allegations Against Quintez Reed* was sent by the following methods on this 12th day of November, 2024 to:

Quintez Reed



Cypress, TX 77429

Via CM/RRR No.: #

9214 8901 9403 8387 7954 61

Via First Class Mail

Via Email: 

/s/Erik Huhn

Erik Huhn

2025-9094

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: 11/12/2024

Shipped From:

Name: ENF M RUIZ

Address: 1601 CONGRESS AVENUE

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 9605 93

HUHN/35184



EXHIBIT

B



Firm Mailing Book For Accountable Mail

2025-9094

Name and Address of Sender

ENF M RUIZ
1601 CONGRESS AVENUE
STE 6.900
AUSTIN TX 78701

Affix Stamp Here
(for additional copies of this receipt).
Postmark with Date of Receipt.

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted Delivery
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- Priority Mail Express
- Registered Mail
- Return Receipt for Merchandise
- Signature Confirmation
- Signature Confirmation Restricted Delivery

USPS Tracking/Article Number

1. 9214 8901 9403 8387 7954 61

HUHN/35184

Addressee (Name, Street, City, State, & ZIP Code™)

QUINTEZ REED
[REDACTED]
CYPRESS, TX 77429

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
0.69	4.85	Handling Charge - if Registered and over \$50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED
NOV 13 2024
TDI - ENFORCEMENT

NOV 2024
STATION
AUSTIN, TX
45161778192021222425262728293031

Postmaster Per Name of receiving employee

[Signature]
Complete in Ink

Total Number of Pieces Listed by Sender: 1
Total Number of Pieces Received at Post Office: 1

EXHIBIT
C