

No. 2025-9096

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

Date: 01/28/2025

Subject Considered:

Desmond Jefferson
Pearland, TX 77584

Default Order
TDI Enforcement File No. 32918

General Remarks and Official Action Taken:

The subject of this default order is whether an adjuster all lines license should be issued to Desmond Jefferson (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 October 23, 2024, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent. On December 9, 2024, TDI sent a second Notice of Allegations, attached as Exhibit B, to Respondent.
2. TDI sent the first Notice of Allegations to Respondent's last known address provided in writing to TDI, [REDACTED] Pearland, TX 77584. TDI sent the second Notice of Allegations to another address associated with the Respondent, [REDACTED], Pearland, TX 77584.

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Commissioner's Order

Desmond Jefferson

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3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI a written response to either of the Notice of Allegations within 20 days after the date the Notice of Allegations were mailed.
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, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4101.051; 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, 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, 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

Desmond Jefferson

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Order

It is ordered that Desmond Jefferson's 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:

FC5D7EDDFFBB4F8...

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 Desmond Jefferson. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Desmond Jefferson is [REDACTED] Pearlland, TX 77584.
- b. The file maintained by Enforcement contains two Notice of Allegations dated October 23, 2024, and December 9, 2024, which were sent to Desmond Jefferson.
- c. On October 23, 2024, the first Notice of Allegations addressed to Desmond Jefferson was mailed first-class and certified, return receipt requested, to his last known address. On December 9, 2024, the second Notice of Allegations addressed to Desmond Jefferson was mailed first-class and certified, return receipt requested, to [REDACTED] Pearlland, TX 77584.

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

Signed by:


 Affidavit 0A77B3275D54481...

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Commissioner's Order

Desmond Jefferson

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/8/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

Roxanne Rodriguez

C3FD016A04434A6...

Notary Public State of Texas

2025-9096



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

October 23, 2024

Desmond Jefferson
[REDACTED]
Pearland, TX 77584

Via CM/RRR: 9214 8901 9403 8384 1857 77
Via First Class:
Via Email: [REDACTED]

**TDI ENFORCEMENT CASE NO. 32918
NOTICE OF ALLEGATIONS AGAINST DESMOND JEFFERSON**

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

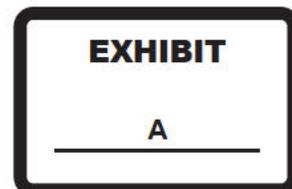
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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, 4101.051; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502;¹ and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. On May 19, 2023, Desmond Jefferson (Jefferson) applied for an adjuster all lines license and disclosed his criminal history.
2. On November 19, 2021, in Case No. 194606SM, Jefferson was convicted of Failure to Stop at the Scene of PI Accident, a misdemeanor.
3. On May 10, 2022, in Case No. 210147SM, Jefferson pleaded guilty to Domestic Violence, a misdemeanor. The court placed Jefferson on deferred adjudication probation for 12 months. On February 16, 2023, Jefferson violated his probation.
4. On November 19, 2021, in Case No. 08-2021-CR-01128, Jefferson pleaded guilty to Delivery of Controlled Substance-Fentanyl, a felony, and Unlawful Possession of Drug Paraphernalia, a misdemeanor.
5. The court placed Jefferson on deferred adjudication probation for three years for his felony charge and 360 days for his misdemeanor charge. Both sentences were set to run concurrently.

Legal Allegations

1. TDI considers it very important that license holders and applicants be honest, trustworthy, and reliable, as stated by 28 TEX. ADMIN. CODE § 1.502(c).
2. Pursuant to TEX. OCC. CODE § 53.021(d)(1)(B)(i) and (d)(2)(A-B), TDI may consider Case No. 08-2021-CR-01128 to be a felony conviction.

¹ All references to 28 TEX. ADMIN. CODE § 1.502 herein, are to the version of that rule pre-dating amendments adopted in Order 2023-8185, effective on and after September 26, 2023.

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Notice of Allegations

Desmond Jefferson

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3. TDI may deny Jefferson's license application because he committed an offense of such serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3) and (e)(4)(G).
4. The factors listed under 28 TEX. ADMIN. CODE § 1.502(h) do not outweigh the serious nature of Jefferson's criminal history, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

Relief Sought

TDI seeks the following relief:

1. Denying your license application; and
2. Imposing any other just and appropriate relief to which the department 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 Desmond Jefferson* was sent by the following methods on this 23rd day of October, 2024 to:

Desmond Jefferson

[REDACTED]

Pearland, TX 77584

Via CM/RRR: 9214890194038384185777

Via First Class Mail

Via Email: [REDACTED]

/s/Erik Huhn

Erik Huhn

2025-9096



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

December 9, 2024

Desmond Jefferson
[REDACTED]
Pearland, TX 77584

Via CM/RRR No. 9214890194038390795939
Via Fist Class:
Via Email: [REDACTED]

**TDI ENFORCEMENT CASE NO. 32918
NOTICE OF ALLEGATIONS AGAINST DESMOND JEFFERSON**

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

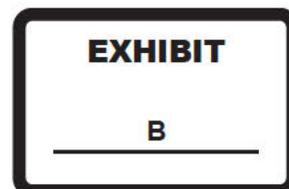
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If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

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



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Relief Sought

TDI seeks the following relief:

1. Denying your license application; and
2. Imposing any other just and appropriate relief to which the department 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 Desmond Jefferson* was sent by the following methods on this 9th day of December, 2024 to:

Desmond Jefferson



Pearland, TX 77584

Via CM/RRR No.: 9214890194038390795939

Via First Class Mail

Via Email:



/s/Erik Huhn

Erik Huhn

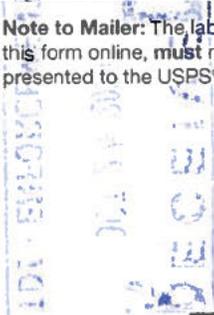
Shipment Confirmation
Acceptance Notice



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: 10/23/2024
Shipped From:
Name: MC ENF D MORENO
Address: 1601 CONGRESS AVENUE SUITE 6 900
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 5161 41

HUHN/32918

EXHIBIT
C



Firm Mailing Book For Accountable Mail

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue., Suite 6.900
 Austin TX 78701
 David Moreno
 October 23, 2024

- Check type of mail or service
- 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

USPS Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	(Extra Services) 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
HUHN/32918	Desmond Jefferson [Redacted] Pearland, TX 77584			Handling Charge - 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



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster: For Name of receiver's company
[Signature]

RECEIVED

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy-policy.

TDI - ENFORCEMENT



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: 12/09/2024
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

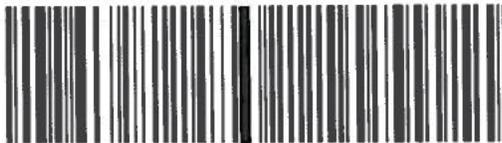
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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

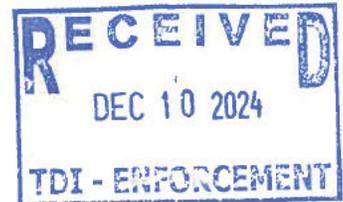
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0057 5484 55

Huhn/32918



Firm Mailing Book For Accountable Mail



Name and Address of Sender
 ENF R. RODRIGUEZ
 1601 CONGRESS AVE
 STE 6.900
 AUSTIN TX 78701

Check type of mail or service
 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
 9214 8901 9403 8390 7959 39

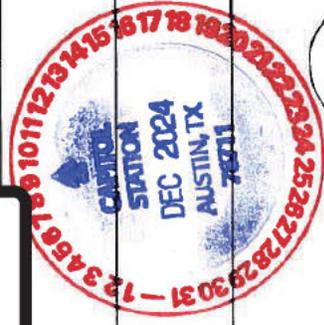
Addresssee (Name, Street, City, State, & ZIP Code™)
 DESMOND JEFFERSON
 [REDACTED]
 PEARLAND, TX 77584

Huhn/32918

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

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	
0.89	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

EXHIBIT
 F



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster: [Signature]

Complete in/ink

PS Form 3877, January 2017 (Page 1 of 1)
 PSN 7530-02-000-9098 Jobid: 5506070

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.