

No. 2025-9103

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

Date: 01/28/2025

Subject Considered:

Naing Min Oo
Omaha, NE 68104

Default Order
SOAH Docket No. 454-25-00630.C
TDI Enforcement File No. 34207

General Remarks and Official Action Taken:

The subject of this default order is whether a life agent license should be issued to Naing Min Oo (Respondent). Respondent did not appear at the hearing on the merits. This order denies Respondent's license application.

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

Findings of Fact

Failure to Appear at Hearing on the Merits

1. On September 12, 2024, the Texas Department of Insurance (TDI) filed a Notice of Hearing, together with a previously filed Original Petition, with the State Office of Administrative Hearings, and which attached documents were admitted as Exhibit 1 at the hearing on the merits.
2. TDI's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

2025-9103

Commissioner's Order

Naing Min Oo

SOAH Docket No. 454-25-00630.C

Page 2 of 5

3. TDI sent the Notice of Hearing and Original Petition together to Respondent's last known address provided in writing to TDI: [REDACTED], Omaha, NE 68104. The Notice of Hearing and Original Petition were also sent by electronic mail to the Respondent: [REDACTED].
4. After receiving proper notice of the date, time, and location of the hearing on the merits, Respondent failed to appear for the hearing on December 11, 2024, as shown in the record in SOAH Docket No. 454-25-00630.C.

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 §§ 2001.051-2001.178.
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, 1.88, and 1.89.
3. TDI provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, 2001.054; and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to appear in person or by legal representative at the hearing, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. TDI's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

2025-9103

Commissioner's Order

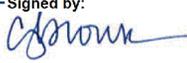
Naing Min Oo

SOAH Docket No. 454-25-00630.C

Page 3 of 5

Order

It is ordered that Naing Min Oo'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:

FC5D7EDDFFB84F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

/s/ Jeannie Ricketts

Jeannie Ricketts, Staff Attorney
Enforcement

2025-9103

Commissioner's Order
Naing Min Oo
SOAH Docket No. 454-25-00630.C
Page 4 of 5

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 Naing Min Oo. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Naing Min Oo is [REDACTED], Omaha, NE 68104.
- b. The file maintained by Enforcement contains a Notice of Hearing, dated September 12, 2024, and an Original Petition dated September 11, 2024, which were filed together with the State Office of Administrative Hearings on September 12, 2024.
- c. On September 12, 2024, the Notice of Hearing and Original Petition addressed to Naing Min Oo were 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 A and Exhibit B, respectively."

Signed by:

694F6A0ACFD94AF...
Affiant

2025-9103

Commissioner's Order
Naing Min Oo
SOAH Docket No. 454-25-00630.C
Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/7/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Roxanne Rodriguez
C3FD016A04434A6...
Notary Public State of Texas

ACCEPTED **2025-9103**

454-25-00630
12/20/2024 10:06:02 am
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

FILED
454-25-00630
12/20/2024 9:55 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

SOAH DOCKET NO. 454-25-00630.C

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

NAING MIN OO,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

TDI Exhibit 1

ACCEPTED **2025-9103**
454-25-00630
9/12/2024 2:13:12 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

FILED
454-25-00630
9/12/2024 11:19 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Kevin Garza, CLERK

SOAH DOCKET NO. 454-25-00630.C
TDI ENFORCEMENT FILE NO. 34207

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

NAING MIN OO,

ADMINISTRATIVE HEARINGS

Respondent

NOTICE OF HEARING

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by TDI.

A public hearing will be held before an Administrative Law Judge on **Wednesday, December 11, 2024, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings (SOAH), unless otherwise ordered to proceed in another manner by the Administrative Law Judge. The attached SOAH scheduling order includes the hyperlink and telephone contact information to attend the videoconference hearing.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY

EXHIBIT
1

2025-9103

Notice of Hearing

Naing Min OO

SOAH Docket No. 454-25-00630.C

Page 2 of 5

THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING DENIAL OF YOUR LICENSE APPLICATION, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING DENIAL OF YOUR LICENSE APPLICATION, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*
Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
www.soah.texas.gov

- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and

- (3) *(by mail, fax, or email)*

2025-9103

Notice of Hearing

Naing Min OO

SOAH Docket No. 454-25-00630.C

Page 3 of 5

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

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

2025-9103

Notice of Hearing

Naing Min OO

SOAH Docket No. 454-25-00630.C

Page 4 of 5

If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,

/s/ Jeannie Ricketts

Jeannie Ricketts

State Bar No. 24041774

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6336 (Direct)

(512) 490-1020 (Fax)

jeannie.ricketts@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosures: Original Petition and SOAH Scheduling Order

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

2025-9103

Notice of Hearing

Naing Min OO

SOAH Docket No. 454-25-00630.C

Page 5 of 5

CERTIFICATE OF SERVICE

I, Jeannie Ricketts, certify that a true and correct copy of the *Notice of Hearing, the Original Petition, and the SOAH Scheduling Order* were sent by the following methods shown, on this 12th day of December, 2024 to:

Naing Min OO

[REDACTED]

Omaha, NE 68104

Respondent Pro Se

[REDACTED]

Via CM/RRR No.:

9214890194038377 588851

Via First Class Mail

Via Email

/s/Jeannie Ricketts

Jeannie Ricketts

FILED **2025-9103**
454-25-00630
9/11/2024 2:57 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Julian Jaramillo, CLERK

SOAH Docket No. 454-25-00630

ACCEPTED
454-25-00630
9/11/2024 3:20:54 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Julian Jaramillo, CLERK

SOAH DOCKET NO. 454-_____
TDI ENFORCEMENT FILE NO. 34207

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

NAING MIN OO,

ADMINISTRATIVE HEARINGS

Respondent

ORIGINAL PETITION

The Texas Department of Insurance (TDI) seeks to deny Naing Min Oo’s license application. In support of this petition, TDI makes the following allegations upon information and belief:

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4054.301; TEX. OCC. CODE §§ 53.021-53.023; TEX. GOV’T CODE §§ 2001.051-2001.178; and 28 TEX. ADMIN. CODE § 1.502.

Factual Allegations

License Application:

1. On January 22, 2024, Oo applied for a Life Agent license. He failed to disclose his criminal offense. On the same day, TDI requested Oo provide copies of his court records, an explanation of his offense, as well as other information. He did not fully comply with TDI’s request.
2. On February 12, 2024, TDI proposed to deny Oo’s license application. Oo requested a hearing on February 27, 2024.

2025-9103

Original Petition

Naing Min Oo

Page 2 of 4

Criminal History:

Case No. CR22-471

3. On January 6, 2022, in case no. CR22-471, in the County Court of Douglas County, Nebraska Oo was charged with one count of Burglary Class IIA Felony because he allegedly willfully, maliciously, and forcibly broke into and entered a building with intent to commit a felony or steal property of any value on January 5, 2022. Nebraska filed its Information alleging the same on February 14, 2022.
4. On March 28, 2022, Nebraska filed its Amended Information alleging Oo committed one count of Attempted Burglary Class IIIA Felony. On the same day Oo pleaded "no contest" to the offense and withdrew his previously entered "not guilty" plea, and the court convicted him of the charge.
5. On May 25, 2022, the court held a sentencing hearing and issued a Sentencing Order during which it convicted Oo of the offense. The court sentenced him to one-year probation, ordered him to submit to a DNA test and to pay the Nebraska Department of Corrections \$25.
6. Oo's Order of Probation also required him to complete employment training, obtain a GED, complete a crime victim empathy class, and pay his court costs. He was also ordered to pay a \$30 one-time probation administration fee, a \$25 monthly probation fee (total \$300), and \$5 per month for chemical testing (\$60 total).
7. On May 9, 2023, Nebraska extended Oo's probation by three months until August 25, 2023.
8. On August 4, 2023, Nebraska filed a Motion to Revoke Oo's probation because he was charged with a subsequent offense: Theft by Shoplifting \$0 - \$500 first offense.
9. On November 15, 2023, Nebraska dismissed Oo's probation violation charge and ordered him to continue probation. On December 6, 2023, Nebraska dismissed Oo's probation.

Legal Allegations

1. Oo intentionally made a material misstatement in a license application, as contemplated by TEX. INS. CODE § 4005.101(b)(2).
2. Oo attempted to obtain a license by fraud or misrepresentation, as contemplated by TEX. INS. CODE § 4005.101(b)(3).
3. Oo engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
4. Oo has been convicted of a felony as contemplated by TEX. INS. CODE § 4005.101(b)(8), 28 TEX. ADMIN. CODE § 1.502 and TEX. OCC. CODE §§ 53.021-53.023.
5. Oo has committed a felony offense that directly relates to the business of insurance, as contemplated in TEX. OCC. CODE §§ 53.021-53.023 and 28 TEX. ADMIN. CODE § 1.502(d)(1).
6. Oo committed an offense for which fraud, dishonesty, or deceit is an essential element under 28 TEX. ADMIN. CODE § 1.502(f)(1).
7. Oo committed an offense involving moral turpitude under 28 TEX. ADMIN. CODE § 1.502(f)(3).¹
8. Oo committed a burglary offense as described in TEX. PEN. CODE Ch. 30 that is of prime importance in licensing decisions under 28 TEX. ADMIN. CODE § 1.502(f)(4)(J).
9. TDI guidelines in 28 TEX. ADMIN. CODE § 1.502(c)-(e) also emphasize that TDI considers it very important that applicants be honest, trustworthy, and reliable.
10. The factors listed in 28 TEX. OCC. CODE §§ 53.022 and 53.023 do not outweigh the serious nature of Oo's criminal offenses, as 28 TEX. ADMIN. CODE § 1.502(e) contemplates.
11. Oo has been convicted of a criminal felony involving dishonesty or a breach of trust, as contemplated in 18 U.S.C. § 1033.

¹ *In the Matter of Brian Jeffrey Fleming, Application for an Insurance Adjuster License*, 2011 WL 2744990 (June 29, 2011).

12. Oo has not obtained the written consent of the commissioner of insurance to engage in the business of insurance following his conviction for a criminal felony involving dishonesty or a breach of trust, as contemplated in 18 U.S.C. § 1033.

Relief Sought

If one or more of the above allegations is found to be true, TDI asks the Administrative Law Judge to enter a Proposal for Decision recommending that the commissioner of insurance issue an order:

1. denying Oo's 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 Submitted,

/s/ Jeannie Ricketts

Jeannie Ricketts
State Bar No. 24041774
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6336 (Direct)
(512) 490-1020 (Fax)
jeannie.ricketts@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2025-9103

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Jeannie Ricketts

Bar No. 24041774

Enforcementgeneral@tdi.texas.gov

Envelope ID: 91910018

Filing Code Description: Request to Docket

Filing Description: Naing Min Oo Request to Docket 9112024

Status as of 9/11/2024 3:24 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/11/2024 2:57:39 PM	SENT
Jeannie Ricketts		Jeannie.Ricketts@tdi.texas.gov	9/11/2024 2:57:39 PM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	9/11/2024 2:57:39 PM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/11/2024 2:57:39 PM	SENT
Naing Min OO		[REDACTED]	9/11/2024 2:57:39 PM	SENT

**BEFORE THE
STATE OFFICE OF ADMINISTRATIVE
HEARINGS**

**TEXAS DEPARTMENT OF INSURANCE,
PETITIONER
V.
NAING MIN OO,
RESPONDENT**

ORDER SCHEDULING HEARING ON THE MERITS

1. **Case Referred.** This case has been docketed at the State Office of Administrative Hearings (SOAH) and assigned to the undersigned Administrative Law Judge (ALJ). The parties are encouraged to visit SOAH's website at www.soah.texas.gov for information about hearings, including a link to SOAH's procedural rules, which govern this case.
2. **Hearing.** A hearing will be held at **9:00 AM (CT) on December 11, 2024**, remotely via Zoom videoconference. 1 Tex. Admin. Code § 155.405(c). The audio portion of the hearing will be recorded, and it will be the official record of the proceeding. Attend the hearing in one of these ways:

To join by computer or smart device, go to
<https://soah-texas.zoomgov.com> and enter:

Meeting ID: 160 683 7199

Video Passcode: TDC563

To join by telephone (audio only), call
+1 669 254 5252, and enter:

Meeting ID: 160 683 7199

Telephone Passcode: 735328

3. **Notice.** Staff for the Texas Department of Insurance must issue a notice of hearing. Tex. Gov't Code §§ 2001.051–.052.
4. **Before the Hearing: Exhibit List, Witness List, and Witness Preparation.**¹ SOAH's Chief Administrative Law Judge has issued a General Order Relating to Submission of Exhibits For General Docket Hearings (<https://www.soah.texas.gov/general-order-relating-submission-exhibits>). A failure to comply with the requirements below may result in exclusion of the associated evidence of testimony:
 - a. **Seven (7) days before the hearing**, the parties will receive an email from SOAH's Secure File Transfers (noreply@moveitcloud.com) with a link to access the secure MOVEit platform.
 - b. **At least three (3) days before the hearing date**, submit a witness list, expert disclosures pursuant to 1 Texas Administrative Code

¹ It is the parties' responsibility to ensure that their email addresses are on file with SOAH prior to the deadline for pre-filing exhibit lists, exhibits, and witness lists. If a party does not receive correspondence from SOAH regarding these submissions, call SOAH's Chief Clerk's Office at (512) 475-4993. **In the coming months, SOAH is expected to transition from the MOVEit file submission platform to a new file sharing service. Parties should consult SOAH's public web site for updates regarding this process. If the parties have not received instructions for pre-filing of required documents as that deadline approaches, they should contact SOAH's Chief Clerk's Office at (512) 475-4993.**

§ 155.255(a)(5) (if applicable), and all exhibits and evidence to be offered at the hearing electronically using MOVEit.

c. **Exhibits:**

- Make an exhibit list;
- Number each exhibit sequentially; and
- Paginate or bates stamp multipage documents.

d. **Witness List:**

- Identify each witness you will call to testify;
- Mention what each witness will testify about; and
- Estimate how long each witness will testify.

e. **Witness Preparation.** Before the hearing, the parties must:

- Give each witness the information above to access the hearing;
- Give each witness all documents needed to participate in the hearing;
- Have each witness's contact information available so additional documents can be provided to each witness during the hearing if needed.

5. **Prior to the hearing,** the parties shall confer to make sure each party received the other party's exhibits and witness lists.

6. **After the Hearing, File Admitted Exhibits.** *No later than the first business day following conclusion of the hearing,* the parties shall eFile only the exhibits that were admitted as evidence or accompanied by an offer of proof. 1 Tex. Admin. Code § 155.101(b)(1)(G)(iii). At the conclusion of the hearing, the ALJ will confirm on the record the admitted exhibits that are required to be filed. The ALJ may answer any procedural questions regarding this requirement.

7. **eFile.** Except as otherwise permitted by the SOAH Rules of Procedure, attorneys, state agencies, and other governmental entities are required to file

pleadings electronically through eFileTexas.gov and an electronic filing service provider certified by the Texas Office of Court Administration. *See* 1 Tex. Admin. Code § 155.101.

8. **If you are Self-Represented.**

- a. **A Guide.** Some contested-case parties choose to represent themselves in the contested-case process. Self-represented litigants must follow SOAH’s procedures, but SOAH has published material that will help parties understand how to do that. Here is the Guide for Self Represented Litigants: <https://www.soah.texas.gov/representing-yourself-general-hearings-cases-state-office-administrative-hearings>.
- b. **Filings.** If you are not represented by an attorney and you do not wish to file documents electronically, you may continue to file documents by fax; by mail addressed to SOAH, P.O. Box 13025, Austin, Texas 78711-3025; or by hand delivery to the appropriate SOAH office. All filings must contain the SOAH docket number and the names of the parties. For documents filed by mail, fax, or hand-delivery, the time of filing shall be determined by the SOAH file stamp.
- c. **Electronic Service of SOAH orders.** SOAH is now offering you the ability to receive service of orders and other documents issued by SOAH through email rather than mail or fax. To elect to receive service of SOAH-issued documents by email, go to the E-Services tab on SOAH’s website (www.soah.texas.gov), click on “Request Email Service” and follow the instructions. NOTE: Your request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH.

9. **Questions about Zoom, MOVEit, or Filings.** Call SOAH’s Chief Clerk’s Office at (512) 475-4993.

Signed September 12, 2024



AMY DAVIS
ADMINISTRATIVE LAW JUDGE
STATE OFFICE OF ADMINISTRATIVE HEARINGS

2025-9103

Automated Certificate of eService

This automated certificate of service was created by the e filing system. The filer served this document via email generated by the e filing system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Jeannie Ricketts
Bar No. 24041774
Enforcementgeneral@tdi.texas.gov
Envelope ID: 91943939
Filing Code Description: Notice of Hearing
Filing Description: Naing Min OO NOH_OP_Order
Status as of 9/12/2024 2:14 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT
Jeannie Ricketts		Jeannie.Ricketts@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT
Chief Clerk		ChiefClerk@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT
Naing Min OO		[REDACTED]	9/12/2024 11:19:00 AM	SENT

Associated Case Party: TDI

Name	BarNumber	Email	TimestampSubmitted	Status
Leah Gillum		Leah.Gillum@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT
Jodie Delgado		jodie.delgado@tdi.texas.gov	9/12/2024 11:19:00 AM	SENT



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: 09/12/2024

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 0055 5015 06



Ricketts/34207



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 8377 8888 51

Ricketts/34207

Addresssee (Name, Street, City, State, & ZIP Code™)
NANG MIN OO
[REDACTED]
OMAHA, NE 68104

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

EXHIBIT
B

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
2.04	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



2025-9103

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: (1)

Postmaster, Per (Name of receiving employee)

Urbans

Complete in Ink

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

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6,900
 Austin TX 78701
 Roxanne Rodriguez
 September 12, 2024

Check type of mail or service
 Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail
 Certified Mail Restricted Delivery
 Collection 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

Firm Mailing Book For Accountable Mail

USPS Tracking/Article Number: Ricketts/34207
 Address (Name, Street, City, State, & Zip Code): Naing Min OO, Omaha, NE 68104
 Postage: *1.47*



RECEIVED
 SEP 13 2024
TDI - ENFORCEMENT

Postmaster: Per Name of receiving employee
Utkarsh

Completed in Ink

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

Handling Charge-if Registered and over \$50,000 in value



quodent
 CORRECTION IMI
\$002.00
 09/12/2024 ZIP 78701
 043M32206995
US POSTAGE

- Adult Signature Required
- Adult Signature Restricted Delivery
- Restricted Delivery
- Return Receipt
- Signature Confirmation
- Signature Confirmation Restricted Delivery
- Special Handling

2025 9103

Form 3877, June 2015



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: 09/12/2024

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 0055 5015 06

Ricketts/34207



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

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

2025-9103

Table with columns: USPS Tracking/Article Number, 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, Special Handling. Includes address: NAINING MIN OO, OMAHA, NE 68104.

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)

Date Produced: 09/25/2024

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8377 5888 51. Our records indicate that this item was delivered on 09/24/2024 at 03:38 p.m. in OMAHA, NE 68104. The scanned image of the recipient information is provided below.

Signature of Recipient :



Address of Recipient :



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

██████████
OMAHA, NE 68104

Customer Reference Number: C5301537.32014398

Return Reference Number Ricketts/34207

2025-9103

Automated Certificate of eService

This automated certificate of service was created by the e filing system. The filer served this document via email generated by the e filing system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Micah Mireles on behalf of Justin Beam
Bar No. 24036199
chiefclerk@tdi.texas.gov
Envelope ID: 95541054
Filing Code Description: Filed Record Exhibits
Filing Description: TDI Exhibit 01
Status as of 12/20/2024 10:08 AM CST

Associated Case Party: TDI

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	12/20/2024 9:55:34 AM	SENT
Jeannie Ricketts		Jeannie.Ricketts@tdi.texas.gov	12/20/2024 9:55:34 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	12/20/2024 9:55:34 AM	SENT

Associated Case Party: chief clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	12/20/2024 9:55:34 AM	SENT

Associated Case Party: Naing MinOo

Name	BarNumber	Email	TimestampSubmitted	Status
Naing Min OO		[REDACTED]	12/20/2024 9:55:34 AM	SENT
Naing Min OO		[REDACTED]	12/20/2024 9:55:34 AM	SENT