No. **2025-9132**

Official Order
of the
Texas Commissioner of Insurance

Date: 02/12/2025

Subject Considered:

Daniel Ramones
Lewisville, TX 75056

Default Order
TDI Enforcement File No. 33725

General Remarks and Official Action Taken:

This is a default order taken against Daniel Ramones (Respondent) because he engaged in dishonest conduct by submitting fictitious information to an insurance company and failed to respond to a Texas Department of Insurance (TDI) inquiry. Respondent did not respond to a Notice of Allegations mailed by TDI. This order revokes Respondent's license.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On November 18, 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, ███████████████████, Lewisville, TX 75056.

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.

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, 4054.051; 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.

Order

It is ordered that any licenses held by Daniel Ramones are revoked. 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:
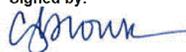
FC5D7EDDFFBB4F8...

_____

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

_____

Nancy Williams, 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 Daniel Ramones. I have confirmed that:

a.   The last mailing address provided to the department in writing by Daniel Ramones is ███████████████████ Lewisville, TX 75056.

b.   The file maintained by Enforcement contains a Notice of Allegations dated November 18, 2024, which was sent to Daniel Ramones.

c.   On November 18, 2024, the Notice of Allegations addressed to Daniel Ramones was mailed first-class and certified, return receipt requested, to his last known address.
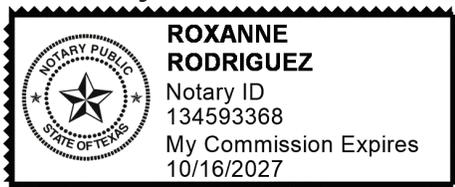
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

_____David Moreno_____
866E1208936F4BE...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on _____12/11/2024_____. This notarial act was an online notarization.

Notary Seal

ROXANNE RODRIGUEZ
NOTARY PUBLIC
STATE OF TEXAS
Notary ID
134593368
My Commission Expires
10/16/2027

Digital Certificate

DocuSigned by:

Roxanne Rodriguez
C3FD016A04434A6...

Notary Public State of Texas

TDI | Texas Department of Insurance

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

November 18, 2024

Daniel Ramones
████████████████████████
Lewisville, TX 75056
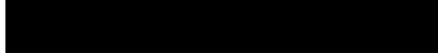
Via CM/RRR No. 9214 8901 9403 8388 5867 61
Via USPS First Class Mail
Via Email: ████████████████████████
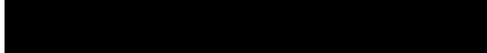
TDI ENFORCEMENT CASE NO. 33725
NOTICE OF ALLEGATIONS AGAINST DANIEL RAMONES

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:

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

EXHIBIT

A

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Daniel Ramones (Ramones), individual identification number 2778966, holds a general lines agent license with a qualification in life, accident, health & HMO issued by the Texas Department of Insurance (TDI) on July 18, 2023.

2. On November 31, 2023, Ramones was appointed as a life agent producer for Columbian Life Insurance Company (Columbian).

3. Ramones was one of nine agents appointed by Columbian who were part of an investigation which revealed that the agents operated from the same IP address and submitted fictitious applications containing nearly identical information (age, occupation, tobacco use, and income), with many using the same bank account information for electronic fund transfer (EFT) payments. During an estimated two month period, the agents derived combined advanced commissions of over $50,000.

4. Ramones submitted 10 of the 55 fictitious life policy applications discovered in the investigation.

5. On December 13, 2023, Ramones's appointment was canceled by Columbian.

6. On March 14, 2024, TDI sent an inquiry letter about the allegations to Ramones's address of record via certified mail. No response was received.

Legal Allegations

1. Ramones committed acts for which he may be disciplined under Tex. Ins. Code § 4005.101(b), including revocation of his license, as contemplated under Tex. Ins. Code § 82.051.

2. Ramones engaged in fraudulent or dishonest acts or practices, as contemplated under Tex. Ins. Code § 4005.101(b)(5).

3. Ramones failed to submit a required response to TDI's inquiry, as contemplated under TEX. INS. CODE § 38.001.

Relief Sought

TDI seeks the following relief:

1. revocation of your license, and

2. 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.

Respectfully,

_____
Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)
(512) 490-1020 (Fax)
nancy.williams@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, Nancy Williams, certify that a true and correct copy of this *Notice of Allegations Against Daniel Ramones* was sent by the following methods on November 18, 2024:

Daniel Ramones
████████████████████
Lewisville, TX 75056

Via CM/RRR No. 9214 8901 9403 8388 5867 61
Via USPS First Class Mail
Via Email: ████████████████████

_____
Nancy Williams

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

Mary Ruiz, November 18, 2024

WILLIAMS/33725

USPS Tracking/Article Number

Check type of mail or service:
- [ ] Priority Mail Express
- [ ] Registered Mail
- [ ] Adult Signature Required
- [ ] Adult Signature Restricted Delivery
- [ ] Certified Mail
- [ ] Return Receipt for Merchandise
- [ ] Collect on Delivery (COD)
- [ ] Signature Confirmation
- [ ] Insured Mail
- [ ] Signature Confirmation Restricted Delivery
- [ ] Priority Mail
- [✓] First-Class Mail

RECEIVED
NOV 19 2024
TDI - ENFORCEMENT

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

LEWISVILLE, TX 75056

Affix Stamp Here (if issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

quadient
CORRECTION
IMI
$002.00 ⁹
11/18/2024 ZIP 78701
043M322206395
US POSTAGE

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

	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
	69												

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

Firm Mailing Book For Accountable Mail

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

Postmaster, Per (Name of receiving employee)

Completed in Ink

PS Form 3877, June 2015

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

CAPITOL STATION AUSTIN TX 7871 NOV 2024

EXHIBIT

B

UNITED STATES POSTAL SERVICE ®

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: 11/18/2024

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
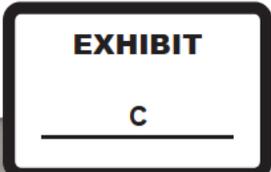5. Select Pay and End Visit to complete transaction

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 0057 1129 91

WILLIAMS/33725

RECEIVED
NOV 19 2024
TDI - ENFORCEMEN

PS Form **5630,** September 2016   PSN 7530-08-000-4335

EXHIBIT

C

2025-9132

UNITED STATES POSTAL SERVICE®

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.

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	Addressee (Name, Street, City, State. & ZIP Code™)	Postage	(Extra Service) Fee	Handling Charge - if Registered and over $50,000 in value	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee Adult Signature Required	ASRD Fee Adult Signature Restricted Delivery	RD Fee Restricted Delivery	RR Fee Return Receipt	SC Fee Signature Confirmation	SCRD Fee Signature Confirmation Restricted Delivery	SH Fee Special Handling
1. 9214 8901 9403 8388 5867 61 WILLIAMS/33725	DANIEL RAMONES ▮▮▮▮ LEWSVILLE, TX 75056	0.69	4.85								2.62			

RECEIVED
NOV 19 2024
TDI - ENFORCEMENT

CAPITOL STATION
NOV 19 2024
AUSTIN, TX 78711

Postmaster, Per (Name of receiving employee)
Urbano

Complete in Ink

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

PS Form **3877**, January 2017 (Page 1 of 1)   Jobid 5462571

PSN 7530-02-000-9098