

No. 2025-9137

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

Date: 02/12/2025

Subject Considered:

Leydenis Castillo
Plano, TX 75023

Default Order
TDI Enforcement File No. 33719

General Remarks and Official Action Taken:

This is a default order taken against Leydenis Castillo (Respondent) because she 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, [REDACTED], Plano, TX 75023.
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.

2025-9137

Commissioner's Order

Leydenis Castillo

Page 2 of 4

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 Leydenis Castillo 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

2025-9137

Commissioner's Order

Leydenis Castillo

Page 3 of 4

Prepared and reviewed by:



Nancy Williams, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

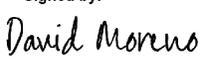
Before me, the undersigned authority, personally appeared David Moreno who, being by me duly sworn, deposed as follows:

"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 Leydenis Castillo. I have confirmed that:

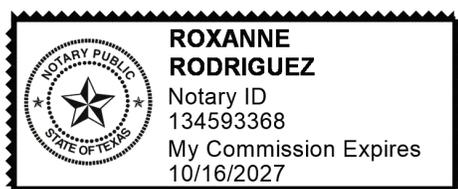
- a. The last mailing address provided to the department in writing by Leydenis Castillo is [REDACTED], Plano, TX 75023.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 18, 2024, which was sent to Leydenis Castillo.
- c. On November 18, 2024, the Notice of Allegations addressed to Leydenis Castillo was mailed first-class and certified, return receipt requested, to her 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:

 3785BB26654E44A...
 ATTIANT

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



Digital Certificate

DocuSigned by:

 C3FD016A04434A6...
 Notary Public State of Texas

2025-9137



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

November 18, 2024

Leydenis Castillo

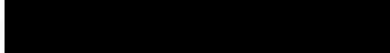


Plano, TX 75023

Via CM/RRR No. 9214 8901 9403 8388 5844 39

Via USPS First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 33719
NOTICE OF ALLEGATIONS AGAINST LEYDENIS CASTILLO**

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. Leydenis Castillo (Castillo), individual identification number 2685959, holds a general lines agent license with a qualification in life, accident, health & HMO issued by the Texas Department of Insurance (TDI) on June 26, 2023.
2. On November 2, 2023, Castillo was appointed as a life agent producer for Columbian Life Insurance Company (Columbian).
3. Castillo 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. Castillo submitted seven of the 55 fictitious life policy applications discovered in the investigation.
5. On December 13, 2023, Castillo's appointment was canceled by Columbian.
6. On March 14, 2024, TDI sent an inquiry letter about the allegations to Castillo's address of record via certified mail. No response was received.

Legal Allegations

1. Castillo committed acts for which she may be disciplined under Tex. Ins. Code § 4005.101(b), including revocation of her license, as contemplated under Tex. Ins. Code § 82.051.
2. Castillo engaged in fraudulent or dishonest acts or practices, as contemplated under Tex. Ins. Code § 4005.101(b)(5).

3. Castillo 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 Leydenis Castillo* was sent by the following methods on November 18, 2024:

Leydenis Castillo
[REDACTED]
Plano, TX 75023

Via CM/RRR No. 9214 8901 9403 8388 5844 39
Via USPS First Class Mail
Via Email: [REDACTED]



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

Check type of mail or service

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

Postage
 LEVDENIS CASTILLO
 PLANO, TX 75023

RECEIVED
 NOV 19 2024
 TDI - ENFORCEMENT



| Total Number of Pieces Listed by Sender | Total Number of Pieces Received at Post Office | Postmaster: Per (Name of receiving employee) | Completed in Ink | 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 |
|---|--|--|------------------|-------------------|-----------------|----------------------------|---------------|-------------------|---------|----------|--------|--------|--------|----------|--------|
| 1 | | | | | | | | | | | | | | | |
| <p>Handling Charge-if Registered and over \$50</p> <p>quadrant CORRECTION IMI \$002.00 11/18/2024 ZIP 78701 043M32206895</p> <p>US POSTAGE</p> | | | | | | | | | | | | | | | |
| <p>Adult Signature Required</p> <p>Adult Signature Restricted Delivery</p> <p>Restricted Delivery</p> <p>Return Receipt</p> <p>Signature Confirmation</p> <p>Signature Confirmation Restricted Delivery</p> <p>Special Handling</p> | | | | | | | | | | | | | | | |

PS Form 3877, June 2015

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

Firm Mailing Book For Accountable Mail

EXHIBIT
 B



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

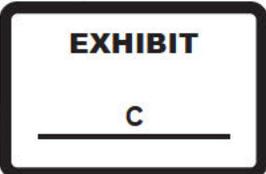
USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0057 1122 67

WILLIAMS/33719



Firm Mailing Book For Accountable Mail



Name and Address of Sender
 ENF M RUIZ
 1601 CONGRESS AVENUE
 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.

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

LEYDENIS CASTILLO
 [REDACTED]
 PLANO, TX 75023

WILLIAMS/33719

USPS Tracking/Article Number

1. 9214 8901 9403 8188 8844 39

| 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 |



Postmaster, Per (Name of receiving employee)

Williams

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1