

No. 2025-9189

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

**Date:** 03/07/2025

**Subject Considered:**

Brandy Salinas  
Brownsville, Texas

Default Order  
TDI Enforcement File No. 34538

**General Remarks and Official Action Taken:**

The subject of this default order is whether a life agent license should be issued to Brandy Salinas (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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

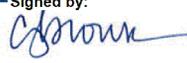
1. On December 5, 2024, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], Brownsville, Texas 78521.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department'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, and 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. The department 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 the department 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. The department'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 Brandy Salinas'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:  
  
FC5D7EDDFB4F8...

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Cassie Brown  
Commissioner of Insurance

**2025-9189**

Commissioner's Order

Brandy Salinas

Page 3 of 4

Prepared and reviewed by:

A handwritten signature in black ink, appearing to read 'J. Harry', with a stylized flourish at the end.

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Jacob Harry, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

Before me, the undersigned authority, personally appeared David Moreno, 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 Brandy Salinas. I have confirmed that:

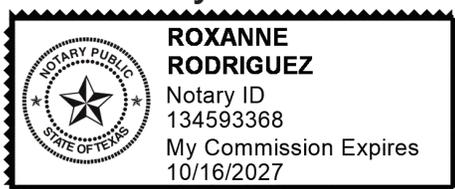
- a. The last mailing address provided to the department in writing by Brandy Salinas is [REDACTED], Brownsville, Texas 78521.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 5, 2024, which was sent to Brandy Salinas.
- c. On December 5, 2024, the Notice of Allegations addressed to Brandy Salinas 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.

Signed by:  
  
 C7338D3F800B41B...  
 Affidavit

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/6/2025. This notarial act was an online notarization.

**Notary Seal**



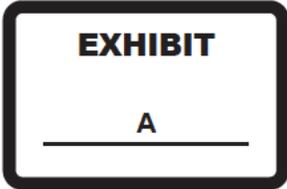
**Digital Certificate**

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

2025-9189

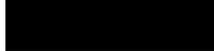


PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



December 5, 2024

Brandy Salinas



Brownsville, Texas 78521

Via CM/RRR No. 9214890194038390471239

**TDI ENFORCEMENT CASE NO. 34538  
NOTICE OF ALLEGATIONS AGAINST BRANDY SALINAS**

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:

Jacob Harry, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Jacob.Harry@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, and 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.

## Factual Allegations

### License Application

1. On February 2, 2024, Brandy Salinas (Salinas), individual identification no. 2891587, submitted an application to TDI for a life agent license.
2. On April 19, 2024, the department proposed to deny Salinas' application based on her criminal history. Salinas appealed that decision and made a written request for hearing.

### Criminal History

3. On November 1, 2011, Salinas pleaded guilty to Interfering with Public Duties in Cause No. 2011-CCR-5237-B in the County Court at Law No. 2 of Cameron County, Texas. She was sentenced to deferred adjudication and placed on supervision for nine months.
4. On September 19, 2019, Salinas was pulled over for a traffic violation after she was seen leaving a known drug house, and officers found a medicine bottle filled with cocaine in her possession. On March 13, 2020, Salinas pleaded guilty to the felony offense of Manufacture/Delivery of a Controlled Substance (cocaine) 1 Gram or More but Less Than 4 Grams in Cause No. 2020-DCR-167-A in the 107th District Court of Cameron County, Texas. She was sentenced to probation for five years.
5. Two months later, on November 26, 2019, Salinas was knowingly in possession of a controlled substance (cocaine) less than one gram when she was pulled over for driving without headlights on. During the stop, a baggie of cocaine was found within reach of both Salinas and her passenger; neither took responsibility for it, so both were arrested. Following her arrest, when she was in the back of the police car, she removed her handcuffs and attempted to hide more cocaine on her person. On March 13, 2020, Salinas pleaded guilty to the felony offense of Possession of a Controlled Substance (cocaine) Less Than One Gram in Cause No. 2020-DCR-166-

A in the 107th District Court of Cameron County, Texas. She was sentenced to probation for five years to run concurrently with her sentence in Cause No. 2020-DCR-167-A. Salinas is currently on probation and has an expected release date of March 11, 2025.

**Legal Allegations**

1. Salinas committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Salinas willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Salinas has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
4. Salinas committed offenses that directly relate to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(T) and TEX. OCC. CODE §§ 53.021-53.023.
5. Salinas committed offenses that the department considers to be of such a serious nature that they are of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE. § 1.502(f)(4)(T) and TEX. OCC. CODE §§ 53.021-53.023.
6. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize that the department:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;
  - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or misdemeanor that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. considers the felony offense of Manufacture/Delivery of a Controlled Substance (cocaine) 1 Gram or More but Less Than 4 Grams to be of such a serious nature that it is of prime importance when determining fitness for licensure, TEX. ADMIN. CODE § 1.502(f)(4)(T).

**Relief Sought**

TDI seeks the following relief:

1. denial of your license application; 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,



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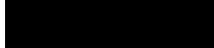
Jacob Harry  
State Bar No. 24137475  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6361 (Direct)  
(512) 490-1020 (Fax)  
Jacob.Harry@tdi.texas.gov

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

**CERTIFICATE OF SERVICE**

I, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against Brandy Salinas* was sent by the following methods on this this 5th day of December, 2024 to:

Brandy Salinas



Brownsville, Texas 78521

*Via CM/RRR No.: 9214890194038390471239*

*Via First Class Mail*

*Via Email:*



*Respondent Pro Se*

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Jacob Harry

2025-9189

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: 12/05/2024

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:

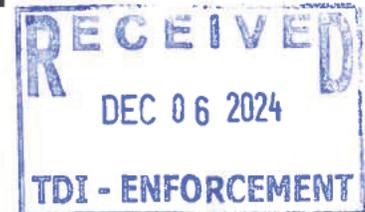
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 4779 53



Harry/34538



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.

USPS Tracking/Article Number

1. 9214 8901 9403 8390 4712 39

BRANDY SALINAS  
 BROWNSVILLE, TEXAS 79521

Harry/34538

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	4.65	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
									2.62			

RECEIVED  
 DEC 06 2024  
 TDI - ENFORCEMENT

11787  
 AUSTIN TX  
 DEC 2024  
 11787  
 AUSTIN TX  
 DEC 2024

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster's Signature (Name of receiving employee)  
 Complete in Ink

2025-9189

2025-9189

Name and Address of Sender  
Texas Dept of Insurance  
Mail Code ENF  
1601 Congress Avenue, Suite 6.900  
Austin TX 78701  
Roxanne Rodriguez  
December 5, 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

USPS Tracking/Article Number

Harry/34538

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

Brandon Salinas  
Brownsville, Texas 78521

Postage

1.96

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

ed and over \$50,000 in value

Adult Signature  
Adult Signature Restr.  
Restricted Delive  
Return Receipt  
Signature Confirmation  
Signature Confirmation Restricted Delivery  
Special Handling

quadrant  
CORRECTION  
IMI  
\$002.00  
12/05/2024 ZIP 78701  
US POSTAGE

RECEIVED  
DEC 06 2024  
TDI - ENFORCEMENT

11/21/2024  
XL  
CAPITOL STATION  
681063431-123

Total Number of Pieces Received at Post Office

Postmaster (Name of receiving office)

Complete in Ink

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

Firm Mailing Book For Accountable Mail