

No. 2025-9196

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

Date: 03/11/2025

Subject Considered:

Kretia L. Griffin
Houston, Texas

Default Order
TDI Enforcement File No. 32241

General Remarks and Official Action Taken:

The subject of this default order is whether an adjuster all lines license should be issued to Kretia L. Griffin. 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 January 7, 2025, 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] Houston, Texas 77085.
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.

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Commissioner's Order

Kretia L. Griffin

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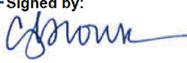
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

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.
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 Kretia L. Griffin'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...

Cassie Brown
Commissioner of Insurance

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Commissioner's Order

Kretia L. Griffin

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Prepared and reviewed by:

Victor Moya III

Victor Moya III, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Roxanne Rodriguez 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 Kretia L. Griffin. I have confirmed that:

- a. The last mailing address provided to the department in writing by Kretia L. Griffin is [REDACTED] Houston, Texas 77085.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 7, 2025, which was sent to Kretia L. Griffin.
- c. On January 7, 2025, the Notice of Allegations addressed to Kretia L. Griffin was mailed first-class and certified, return receipt requested, to her last known address.

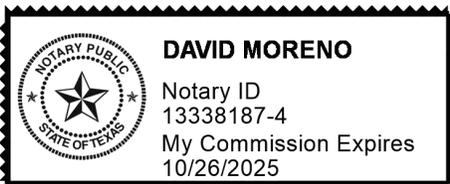
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:


 311C5ABEC9C84BD...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/12/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:


 455E4109E15D4CD...
 Notary Public State of Texas

2025-9196



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

January 7, 2025

Kretia L. Griffin



Houston, Texas 77085

Via CM/RRR: 9214 8901 9403 8395 0287 66

**TDI ENFORCEMENT CASE NO. 32241
NOTICE OF ALLEGATIONS AGAINST KRETIA L. GRIFFIN**

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

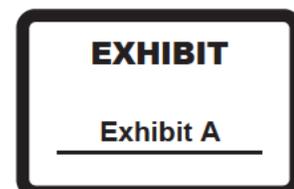
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

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

License Application

1. On September 2, 2022, Kretia L. Griffin (Griffin), individual identification no. 2613857, submitted an application to TDI for an adjuster all lines license.
2. On May 8, 2023, TDI proposed to deny Griffin's license application based on her criminal history. Griffin appealed that decision and made a written request for hearing.

Criminal History

3. Beginning in October 2004, and continuing through February 2007, Griffin worked for KS Management Services, LLC (KS Management), which provides administrative services for its parent company, Kelsey Seybold Medical Group, P.A. (Kelsey-Seybold), which provides medical services to the general public.
4. Beginning in October 2004, and continuing through February 2007, Griffin and her co-conspirator accessed KS Management's customer database without authorization and illegally obtained patient account records, including identifying information such as names, dates of birth, and social security numbers. Griffin and her co-conspirator used the stolen information to open credit card accounts in the names of the victims at various retail stores and used the credit cards to purchase property valued at more than \$1,000 in a one year period.
5. On June 29, 2007, Griffin pleaded guilty to felony Conspiracy to Commit an Offense Against the United States with Respect to Access Device Fraud in Cause No. 4:07CR00174-002 in the United States District Court for the Southern District of

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.

Texas, Houston Division. Griffin was sentenced to incarceration for 27 months in the United States Federal Bureau of Prisons followed by three years of supervised release and restitution of \$184,553.50 to be paid joint and severally by Griffin and her co-conspirator.

Legal Allegations

1. Griffin 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. Griffin willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Griffin engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Griffin has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
5. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(e), emphasize that TDI:
 - 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 has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers any offense for which fraud, dishonesty, or deceit is an essential element, to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(e)(1);
 - d. considers any felony involving moral turpitude or breach of fiduciary duty, to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(e)(3); and
 - e. considers the felony offense of Conspiracy to Commit an Offense Against the United States with Respect to Access Device Fraud to be of such a

serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE §§ 1.502(e)(1) and 1.502(e)(3).

6. Griffin was convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033, and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

TDI seeks the following relief:

1. denial of your license application; and
2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
3. 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,



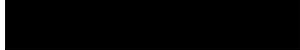
Victor Moya III
State Bar No. 24104330
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6332 (Direct)
(512) 490-1020 (Fax)
Victor.Moya@tdi.texas.gov

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, Victor Moya III, certify that a true and correct copy of this *Notice of Allegations Against Kretia L. Griffin* was sent by the following methods on this 7th day of January, 2025 to:

Kretia L. Griffin



Houston, Texas 77085

Via CM/RRR: 9214 8901 9403 8395 0287 66

Via First Class Mail

Via Email: 

Respondent Pro Se



Victor Moya III

2025-9196

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: 01/07/2025

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 0058 1151 06

EXHIBIT

Exhibit C



Victor/32241



Firm Mailing Book For Accountable Mail

2025-9196

Name and Address of Sender

MC ENF D MORENO
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 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

1. 9214 8901 9403 8396 0287 66

Victor/32241

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

KRETIA L. GRIFFIN
[REDACTED]
HOUSTON, TEXAS 77085

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
0.97	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



Total Number of Pieces Received at Post Office

1

Total Number of Pieces Received at Post Office

PS Form 3877, January 2017 (Page 1 of 1)

Complete in Ink

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TDI ENFORCEMENT