

No. 2025-9199

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

Date: 03/11/2025

Subject Considered:

Craig Eugene Johnson
Houston, Texas

Default Order
TDI Enforcement File No. 25874

General Remarks and Official Action Taken:

The subject of this default order is whether an adjuster all lines license should be issued to Craig Eugene Johnson (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 January 16, 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 77052.
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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Craig Eugene Johnson

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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 Craig Eugene Johnson'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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Prepared and reviewed by:

Victor Moya III

Victor Moya III, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

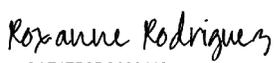
Before me, the undersigned authority, personally appeared Roxanne Rodriguez, who, being by me duly sworn, deposed as follows:

"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 Craig Eugene Johnson. I have confirmed that:

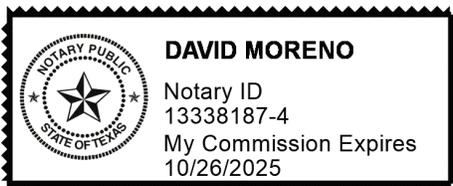
- a. The last mailing address provided to the department in writing by Craig Eugene Johnson is [REDACTED], Houston, Texas 77052.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 16, 2025, which was sent to Craig Eugene Johnson.
- c. On January 16, 2025, the Notice of Allegations addressed to Craig Eugene Johnson 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."

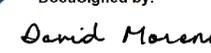
Signed by:

CAF4EB2DC880440...
Attiant

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

2025-9199



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

January 16, 2025

Craig Eugene Johnson



Houston, Texas 77052

Via CM/RRR No. 9214 8901 9403 8396 8650 56

**TDI ENFORCEMENT CASE NO. 25874
NOTICE OF ALLEGATIONS AGAINST CRAIG EUGENE JOHNSON**

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, 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

EXHIBIT

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, 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 April 15, 2020, Craig Eugene Johnson (Johnson), individual identification no. 2192008, submitted an application to TDI for an adjuster all lines license.
2. On August 7, 2020, TDI proposed to deny Johnson's license application based on his criminal history. Johnson appealed that decision and made a written request for hearing.

Criminal History

3. On September 1, 1978, Johnson was sentenced to probation for Larceny, a misdemeanor, in Cause No. 023645-00-2 in the Potter County Court at Law #2, in Potter County, Texas. Johnson was sentenced to six months of probation. The case was later dismissed when he successfully completed his probationary period.
4. On April 17, 1990, Johnson was convicted of Unauthorized Use of a Motor Vehicle, a felony, in Cause No. F-89-99689 in the 3rd Criminal District Court of Dallas County, Texas. Johnson was sentenced to three years of probation. On April 3, 1991, following Johnson's conviction for another felony, the disposition was amended, his probation was revoked, and he was sentenced to 10 years confinement in the Texas Department of Criminal Justice (TDCJ).
5. On April 2, 1991, Johnson was convicted of Aggravated Sexual Assault, a felony, in Cause No. F-90-53804 in the 3rd Criminal District Court of Dallas County, Texas. Johnson was sentenced to seven years confinement in TDCJ and ordered to register as a sex offender for life.

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.

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6. On October 4, 2001, Johnson was convicted of Assault Causes Bodily Injury, a misdemeanor, in Cause No. 1080514 in the Harris County Criminal Court at Law No. 8, in Harris County, Texas. Johnson was sentenced to 60 days confinement in the Harris County Jail.
7. On October 15, 2002, Johnson was convicted of Manufacturing or Delivering a Controlled Substance Penalty Group 1, Less Than One Gram, a state jail felony, in Cause No. 923372 in the 209th District Court of Harris County, Texas. Johnson was sentenced to 60 days confinement in the Harris County Jail.
8. On October 21, 2002, Johnson was convicted of Resisting Arrest, a misdemeanor, in Cause No. 1137609 in Harris County Court at Law No. 1 in Harris County, Texas. Johnson was sentenced to 60 days confinement in the Harris County Jail.
9. On October 21, 2002, Johnson was convicted of Assault, a misdemeanor, in Cause No. 1137610 in the Harris County Court at Law No. 1 in Harris County, Texas. Johnson was sentenced to 60 days confinement in the Harris County Jail.
10. On February 14, 2003, Johnson was convicted of Possession of Cocaine, Less Than One Gram, a felony, in Cause No. 939313 in the 185th District Court of Harris County, Texas. Johnson was sentenced to 180 days confinement in TDCJ.
11. On February 20, 2003, Johnson was convicted of Resisting Arrest, Search, or Transport, a misdemeanor, in Cause No. 1155420 in Harris County Criminal Court at Law No. 3 in Harris County, Texas. Johnson was sentenced to 75 days confinement Harris County Jail.
12. On February 20, 2003, Johnson was convicted of Criminal Mischief Greater Than \$50 But Less Than \$500, a misdemeanor, in Cause No. 1155421 in Harris County Criminal Court at Law No. 3 in Harris County, Texas. Johnson was sentenced to 75 days confinement in Haris County Jail.
13. On October 11, 2004, Johnson was convicted of Criminal Mischief Greater Than or Equal to \$50 but Less Than \$500, a misdemeanor, in Cause No. 1263190 in Harris County Criminal Court at Law No. 7 in Harris County, Texas. Johnson was sentenced to 10 days confinement in Harris County Jail.

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14. On September 17, 2007, Johnson was convicted of Failure to Comply with Sexual Registration Requirements, a state jail felony, in Cause No. 1103657 in the 339th District Court of Harris County, Texas. Johnson was sentenced to seven months confinement in TDCJ.
15. On March 1, 2013, Johnson was convicted of Unlawful Possession of Firearm by Felon, a felony, in Cause No. 1359244 in the 230th District Court of Harris County, Texas. Johnson was sentenced to two years confinement in TDCJ.

Failure to Disclose

16. TDI's application for licensure asks the following question to each applicant:
 - "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)"
17. Johnson answered "no" to this question on his application but had an ongoing obligation to supplement his application with any changes.
18. On April 23, 2020—eight days after submitting his application—the State of Texas filed a criminal complaint against Johnson for felony Attempted Sexual Assault in Cause No. 167263401010-3 in the 176th District Court in Harris County, Texas.
19. Johnson failed to disclose the pending action to TDI despite knowing that TDI required him to disclose any pending felony charges on his license application.

Legal Allegations

1. Johnson 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. Johnson willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Johnson intentionally made a material misstatement in his license application, in violation of TEX. INS. CODE § 4005.101(b)(2).

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4. Johnson attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
5. Johnson engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
6. Johnson has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
7. 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 serious nature that it is of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE § 1.502(e)(1); and
 - 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 offenses of: Larceny; Unauthorized Use of a Motor Vehicle; Aggravated Sexual Assault; Assault Causes Bodily Injury; Manufacturing or Delivering a Controlled Substance; and Assault to be of such serious nature that they are of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE §§ 1.502(e)(1), 1.502(e)(3), 1.502(e)(4)(B), 1.502(e)(4)(F), and 1.502(e)(4)(G).
8. Johnson 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;
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 Craig Eugene Johnson* was sent by the following methods on this 16th day of January, 2025 to:

Craig Eugene Johnson
P [REDACTED]
Houston, Texas 77052

Via CM/RRR No.: 9214 8901 9403 8396 8650 56
Via First Class Mail
Via Email: [REDACTED]

Respondent Pro Se

Victor Moya III

Victor Moya III

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, January 16, 2025

- 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
 - First-Class Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

USPS Tracking/Article Number
MOYA/25874

Address (Name, Street, City, State, & Zip Code)
 Craig Eugene Johnson
 Houston, Texas 77052



After 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

PS Form 3877, June 2015

1 Total Number of Pieces Received at Post Office

Postmaster: For Name of Mailing Employee

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

RECEIVED
 JAN 17 2025
 TDI - ENFORCEMENT



Handling Charge-if

\$0,000 in value

Adult Sign
 Adult Signatur
 Restrict
 Return
 Signature
 Signature Co
 Spec



quodfent
 CORRECTION
 IMI
\$002.00
 01/16/2025 ZIP 78701
 043M32208395
 US POSTAGE

Delivery
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EXHIBIT
 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: 01/16/2025
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 RSC 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

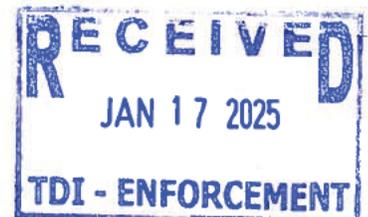
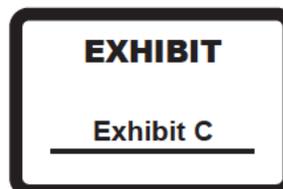
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0058 3662 49

MOYA/25874





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

USPS Tracking/Article Number
 1. 9214 8901 9403 8398 8650 56

MOYAN/25874
 CRAIG EUGENE JOHNSON
 HOUSTON, TEXAS 77052

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

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								2.62			

Postmaster, Per (Name of recipient/employee)	ASR	ASRD	RD	RR	SC	SCRD	SH
Complete in Ink	Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED
 JAN 17 2025
TDI - ENFORCEMENT



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