

No. 2025-9242

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

**Date:** 04/08/2025

**Subject Considered:**

Shahida Begum Saleem  
Dallas, TX 75244

Default Order  
TDI Enforcement File No. 33470

**General Remarks and Official Action Taken:**

The subject of this default order is whether a life agent license should be issued to Shahida Begum Saleem (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). 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 November 4, 2024, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent. On January 23, 2025, TDI sent a second Notice of Allegations, attached as Exhibit B, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to TDI, [REDACTED] Dallas, TX 75244. TDI sent the second Notice of Allegations to another address associated with the Respondent, [REDACTED], Carrollton, TX 75010.

## 2025-9242

Commissioner's Order  
Shahida Begum Saleem  
Page 2 of 5

3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI a written response to either of 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**

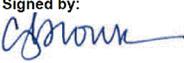
1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101, 4005.102, 4054.301; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has 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, TDI 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.

# 2025-9242

Commissioner's Order  
Shahida Begum Saleem  
Page 3 of 5

## Order

It is ordered that Shahida Begum Saleem'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:  
  
FC5D7EDDFFB84F8...  
Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:

/s/ Erik Huhn

\_\_\_\_\_  
Erik Huhn, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS**           §

§

**COUNTY OF TRAVIS**     §

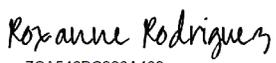
Before me, the undersigned authority, personally appeared Roxanne Rodriguez, who, being by me duly sworn, deposed as follows:

"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 Shahida Begum Saleem. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Shahida Begum Saleem is [REDACTED] Dallas, TX 75244.
- b. The file maintained by Enforcement contains two Notice of Allegations dated November 4, 2024, and January 23, 2025, which were sent to Shahida Begum Saleem.
- c. On November 4, 2024, the first Notice of Allegations addressed to Shahida Begum Saleem was mailed first-class and certified, return receipt requested, to her last known address. On January 23, 2025, the second Notice of Allegations addressed to Shahida Begum Saleem was mailed first-class and certified, return receipt requested, to [REDACTED] Carrollton, TX 75010.

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

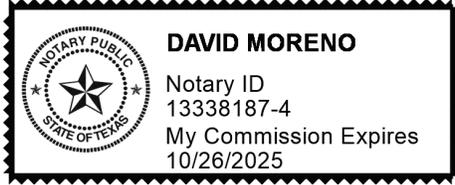
Signed by:  
  
 7CA546BC390A409...  
 Affiant

# 2025-9242

Commissioner's Order  
Shahida Begum Saleem  
Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/26/2025. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*David Moreno*  
455E4109E15D4CD...  
Notary Public State of Texas

2025-9242



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

November 4, 2024

Shahida Begum Saleem



Dallas, TX 75244

Via CM/RRR No.

9214 8901 9403 8386 4785 87

**TDI ENFORCEMENT CASE NO. 33470  
NOTICE OF ALLEGATIONS AGAINST SHAHIDA BEGUM SALEEM**

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***

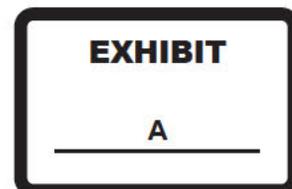
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Erik Huhn, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Erik.Huhn@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, 4054.301; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502;<sup>1</sup> and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. On June 23, 2023, Saleem applied for a life agent license and disclosed her criminal history on her application. TDI proposed to deny Saleem's application due to her criminal history.
2. On October 5, 2017, in Case No. 401-81124-2017, a jury convicted Saleem of two counts of Injury to a Child Causing Bodily Injury. Both convictions were third degree felonies.
3. Saleem was sentenced to two years confinement in the institutional division of Texas Department of Criminal Justice (TDCJ) and fined \$1,000 for each conviction. Saleem's sentences were set to run concurrently.
4. On April 18, 2019, Saleem was released from TDCJ custody on mandatory supervision. Saleem completed her mandatory supervision on September 28, 2019.

## Legal Allegations

1. TDI may deny Saleem's license application because she was convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8) and 28 TEX. ADMIN. CODE § 1.502(d).
2. TDI may deny Saleem's license application because she committed an offense of such serious nature that is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3) and (e)(4)(B).
3. The factors listed under 28 TEX. ADMIN. CODE § 1.502(h) do not outweigh the serious nature of Saleem's criminal history, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

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<sup>1</sup> 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.

**Relief Sought**

TDI seeks the following relief:

1. Denying your license application; and
2. Imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,

**/s/Erik Huhn**

---

Erik Huhn  
State Bar No. 24132806  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6355 (Direct)  
(512) 490-1020 (Fax)  
Erik.Huhn@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

**2025-9242**

Notice of Allegations  
Shahida Begum Saleem  
Page 4 of 4

**CERTIFICATE OF SERVICE**

I, Erik Huhn, certify that a true and correct copy of this *Notice of Allegations Against Shahida Begum Saleem* was sent by the following methods on this 4th day of November, 2024 to:

Shahida Begum Saleem

[REDACTED]

Dallas, TX 75244

*Via CM/RRR No.:*

9214 8901 9403 8386 4785 87

*Via First Class Mail*

*Via Email:* [REDACTED]

***/s/Erik Huhn***

---

Erik Huhn

2025-9242



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

January 23, 2025

Shahida Begum Saleem



Carrollton, TX 75010

Via CM/RRR No. 9214 8901 9403 8397 8134 83

Via First Class Mail:

Via Email:



**TDI ENFORCEMENT CASE NO. 33470  
NOTICE OF ALLEGATIONS AGAINST SHAHIDA BEGUM SALEEM**

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***

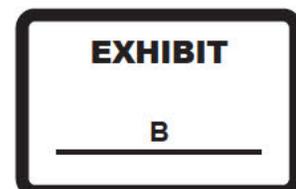
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Erik Huhn, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Erik.Huhn@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, 4054.301; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502;<sup>1</sup> and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. On June 23, 2023, Saleem applied for a life agent license and disclosed her criminal history on her application. TDI proposed to deny Saleem's application due to her criminal history.
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## Legal Allegations

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2. TDI may deny Saleem's license application because she committed an offense of such serious nature that is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3) and (e)(4)(B).
3. The factors listed under 28 TEX. ADMIN. CODE § 1.502(h) do not outweigh the serious nature of Saleem's criminal history, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

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<sup>1</sup> 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.

**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 TDI may be entitled to by law, including any combination of the above actions.

Respectfully,

**/s/Erik Huhn**

---

Erik Huhn  
State Bar No. 24132806  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6355 (Direct)  
(512) 490-1020 (Fax)  
Erik.Huhn@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

**2025-9242**

Notice of Allegations  
Shahida Begum Saleem  
Page 4 of 4

**CERTIFICATE OF SERVICE**

I, Erik Huhn, certify that a true and correct copy of this *Notice of Allegations Against Shahida Begum Saleem* was sent by the following methods on this 23rd day of January, 2025 to:

Shahida Begum Saleem  
[REDACTED]  
Carrollton, TX 75010

*Via CM/RRR No.:*  
9214 8901 9403 8397 8134 83

*Via First Class Mail*

*Via Email:* [REDACTED]

***/s/Erik Huhn***

---

Erik Huhn

2025-9242

# 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: 11/04/2024

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

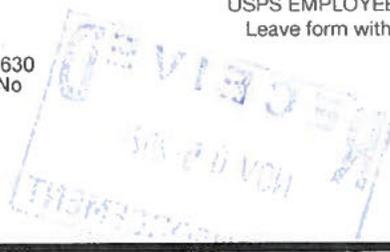
\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

## B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirmation
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

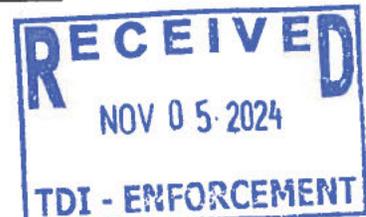
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.



USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0056 7766 68



HUHN/33470

**EXHIBIT**

C

2025-9242

Firm Mailing Book For Accountable Mail

Name and Address of Sender  
Texas Dept of Insurance  
Mail Code ENF  
1601 Congress Avenue, Suite 6.900  
Austin TX 78701  
Mary Ruiz, November 4, 2024

- 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

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



Address: Name, Street, City, State, & Zip Code  
SHAHIDA BEGUM SALEEM

DALLAS, TX 75244

USPS Tracking/Article Number  
HUHN/33470

Postage  
0.69

SH Fee	SCRD Fee	SC Fee	RR Fee	RD Fee	ADULT SIGNATURE REQUIRED Fee	ADULT SIGNATURE RESTRICTED DELIVERY Fee														

US POSTAGE  
CORRECTION  
IMI  
\$002.00<sup>9</sup>  
11/04/2024 ZIP 78701  
043M32206395

Handling Charge: Registered and over \$50,000 in value



Total Number of Pieces Listed by Sender

Postmaster: Per (Name of receiving employee)

1

Victoria



Firm Mailing Book For Accountable Mail

2025-9242

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

1. 9214 8901 9403 8386 4785 87

HUHN/33470

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

SHAHIDA BEGUM SALEEM

DALLAS, TX 75244

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 Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	

RECEIVED  
NOV 05 2024  
TDI - ENFORCEMENT

NOV 05 2024  
AUSTIN TX  
CARTON 4

EXHIBIT  
D

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)  
ykrcano

2025-9242

# 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: 01/23/2025

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 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 5164 77

HUHN/33470



EXHIBIT

E

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6.900  
 Austin TX 78701  
 Mary Ruiz, January 23, 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

**Postage**

Firm Mailing Book For Accountable Mail  
 Firm Mailing Book For Accountable Mail

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

2025-9242

Total Number of Pieces  
 Total Number of Pieces Received at Post Office

Compliment in Ink

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

**RECEIVED**  
 JAN 24 2025  
 TDI - ENFORCEMENT

**CARRIER STATION**  
 JAN 2025  
 AUSTIN, TX  
 78711

quodrent  
 CORRECTION  
 IMI  
**\$002.00**  
 01/23/2025 ZIP 78701  
 043M32206395  
**US POSTAGE**

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

ASR Fee  
 ASRO Fee  
 RO Fee  
 RR Fee  
 SC Fee  
 SCRO Fee  
 SH Fee



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

USPS Tracking/Article Number

9214 8901 9403 8397 8134 83

HUHN/33470

SHAHIDA BEGUM SALEEM  
[REDACTED]  
CARROLLTON, TX 75010

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								2.62			

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

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



2025-9242

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster: [Signature] (Available for receiving employee)

Complete in Ink

EXHIBIT F