

No. 2025-9261

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

Date: 04/17/2025

Subject Considered:

Glenda Saldana
Abilene Texas, 79603

Default Order
TDI Enforcement File No. 36312

General Remarks and Official Action Taken:

The subject of this default order is whether a Limited Lines Agent license should be issued to Glenda Saldana (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 February 27, 2025, 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], Abilene, Texas 79603.
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.

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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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, and 4051.101; 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, 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.

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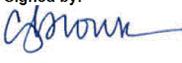
Commissioner's Order

Glenda Saldana

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Order

It is ordered that Glenda Saldana'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:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Priya Subramanian, 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 Glenda Saldana. I have confirmed that:

- a. The last mailing address provided to the department in writing by Glenda Saldana is, [REDACTED] Abilene, Texas 79603
- b. The file maintained by Enforcement contains a Notice of Allegations dated February 27, 2025, which was sent to Glenda Saldana.
- c. On February 27, 2025, the Notice of Allegations addressed to Glenda Saldana, was mailed certified, return receipt requested, to her last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit B.

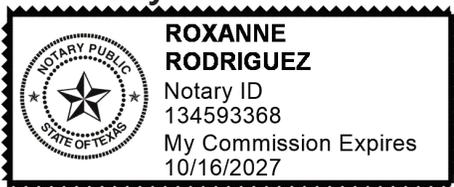
Signed by:

 66371521C4374B6...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/26/2025. This notarial act was an online notarization.

Notary Seal

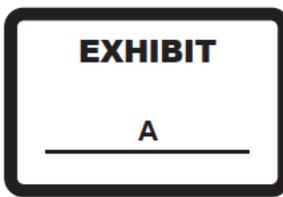


Digital Certificate

DocuSigned by:

 C3FD016A04434A6...

Notary Public State of Texas



02/27/2025

Glenda Saldana

Abilene, TX 79603

Via CM/RRR No. 9214 8901 9403 8302 7118 28

Via Email:

TDI ENFORCEMENT CASE NO. 36312
NOTICE OF ALLEGATIONS AGAINST GLENDA SALDANA

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:

Priya Subramanian, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
priya.subramanian@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 4051.101, 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

1. Glenda Saldana (Saldana) applied for a Limited Lines Agent license on October 9, 2024.
2. TDI proposed to deny Saldana's license application on December 16, 2024, based on her criminal history. Saldana made a written request for a hearing on December 28, 2024.
3. Saldana pleaded guilty and was convicted of the felony offense of Conspiracy to Harbor Illegal Aliens (8 U.S.C. § 1324) by the United States District Court for the Western District of Texas – Del Rio Division on March 14, 2018.
4. On April 14, 2018, Saldana was sentenced to three years of probation. She was discharged from probation in March 2021.

Legal Allegations

1. Saldana has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).
2. Saldana committed offenses that are of prime importance to TDI in licensing decisions and that directly relate to the duties and responsibilities of the licensed occupation, as TEX. OCC. CODE § 53.021(a)(1) and 28 TEX. ADMIN. CODE § 1.502(f)(1), (f)(4)(D), (f)(7), and (f)(8) contemplate.¹

¹ See *TDI v. Kirkman*, Docket No. 454-24-19313.C, 3, 11, 15 (COL No. 8) (SOAH Oct. 11, 2024); and Official Order of the Commissioner of Insurance, No. 2025-9081, 2 (Jan. 16, 2025)(denying license application); see also *TDI v. Garza*, No. 454-24-17297.C, 11, 15 (COL No. 8) (SOAH Sept. 24, 2024); and Official Order of the Commissioner of Insurance, No. 2024-9009 (Dec. 14, 2024)(denying license application).

3. As contemplated in 28 TEX. ADMIN. CODE § 1.502(f)(8), Saldana committed an offense under federal law that contains elements that are substantially similar to the elements of the offense listed under 28 TEX. ADMIN. CODE § 1.502(f)(4)(D), which involves an offense related to the concealment, shielding, or harboring of persons, as described in TEX. PEN. CODE Ch. 20 and (f)(7).
4. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)–(f), emphasize that TDI:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if TDI determines that the applicant has committed a felony or misdemeanor, or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation; and
 - c. considers the offense Conspiracy to Harbor Illegal Aliens to be of such a serious nature that it is of prime importance when determining fitness for licensure, as 28 TEX. ADMIN. CODE § 1.502(f)(1), (4)(D), (f)(7), and (f)(8) contemplate;
5. The factors referred to in 28 TEX. ADMIN. CODE § 1.502(g), listed in TEX. OCC. CODE §§ 53.022(1)–(5) and 53.023(a)(1)–(7) do not outweigh the serious nature of Saldana’s criminal offense, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates;
6. Saldana has been convicted of a criminal felony involving dishonesty or a breach of trust, as contemplated by 18 U.S.C. § 1033.

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,



Priya Subramanian
State Bar No. 24143443
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6337 (Direct)
(512) 490-1020 (Fax)
priya.subramanian@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, Priya Subramanian, certify that a true and correct copy of this *Notice of Allegations* was sent by the following methods on this 27th day of February, 2025 to:

Glenda Saldana



Abilene, TX 79603

Via CM/RRR No.:9214 8901 9403 8302 7118 28

Via Email:



A handwritten signature in black ink, appearing to read 'Priya', written over a horizontal line.

Priya Subramanian

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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: 02/27/2025
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.

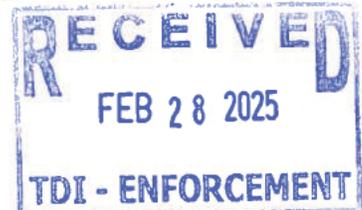
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0059 4159 84



Priya 36312

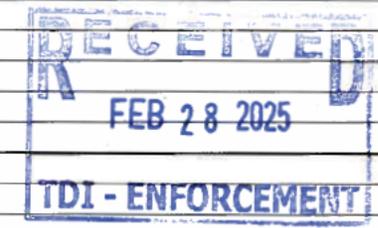


Name and Address of Sender
 MC ENF D MORENO
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6.900
 AUSTIN TX 78701

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

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

USPS Tracking/Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	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	
1. 9214 8901 9403 8302 7118 28	GLENDA SALDANA [REDACTED] ABILENE, TX 79603	0.69	4.85	Handling Charge - if Registered and over \$50,000 in value							2.62				
Priya/36312															



Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)
 MO