

No. 2025-9275

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

Date: 04/23/2025

Subject Considered:

Daisy Anne Zantjer
Pleasantville, Iowa 50225

Default Order
TDI Enforcement File No. 36134

General Remarks and Official Action Taken:

This is a default order taken against Daisy Zantjer (Respondent) because she was convicted of a felony, failed to disclose her felony conviction to the Texas Department of Insurance (TDI), and failed to report administrative actions by other states. Respondent did not respond to a Notice of Allegations filed by TDI. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted.

Findings of Fact

Failure to Respond to Notice of Allegations

1. On March 12, 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 TDI, [REDACTED], Pleasantville, IA 50225.
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.

2025-9275

Commissioner's Order

Daisy Zantjer

Page 2 of 4

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 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, 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.

2025-9275

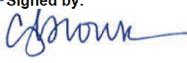
Commissioner's Order

Daisy Zantjer

Page 3 of 4

Order

It is ordered that any licenses held by Daisy Zantjer are revoked. 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:

FC5D7EDDFFBB4F8...

Cassie Brown

Commissioner of Insurance

Prepared and reviewed by:



Priya Subramanian, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

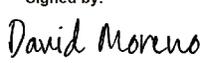
Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"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 Daisy Zantjer. I have confirmed that:

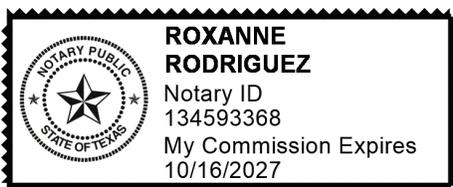
- a. The last mailing address provided to the department in writing by Daisy Zantjer is [REDACTED] Pleasantville, Iowa 50225.
- b. The file maintained by Enforcement contains a Notice of Allegations dated March 12, 2025, which was sent to Daisy Zantjer.
- c. On March 12, 2025, the Notice of Allegations addressed to Daisy Zantjer 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:

 1B25B27AD8D5495...
 A111d11L

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/7/2025. This notarial act was an online notarization.

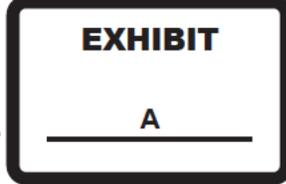
Notary Seal



Digital Certificate

DocuSigned by:

 C3FD016A04434A6...
 Notary Public State of Texas



03/12/2025

Daisy Anne Zantjer
[REDACTED]
Pleasantville, IA 50225

Via CM/RRR No.
9214 8901 9403 8304 7245 43
Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 36134
NOTICE OF ALLEGATIONS AGAINST DAISY ANNE ZANTJER

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. 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 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

1. Daisy Anne Zantjer (Zantjer) holds a non-resident Life Agent License issued on November 15, 2023.
2. On November 4, 2024, TDI was notified by Primerica Life Insurance Company (Primerica), that it had terminated Zantjer's employment. Primerica alleged that it had reason to believe that Zantjer pleaded guilty to a felony in her resident state of Iowa.
3. On September 26, 2024, Zantjer pleaded guilty to felony Administering Harmful Substances and misdemeanor Domestic Abuse Assault- Injury or Mental Illness in the Iowa District Court for Marion County, in cause number 05631 FECR033498.
4. On November 7, 2024, Zantjer was convicted on both counts. She was sentenced to five years confinement for felony Administering Harmful Substances and one year confinement for misdemeanor Domestic Abuse Assault-Injury or Mental Illness, both sentences set to run concurrently.
5. Zantjer failed to report her felony conviction to TDI within 30 days.
6. Zantjer failed to respond to TDI's two requests for information.

Legal Allegations

1. Zantjer did not respond to TDI's request for information, in violation of TEX. INS. CODE §38.001.
2. Zantjer has committed a felony, as contemplated by TEX. INS. CODE §4005.101(b)(8).

2025-9275

Notice of Allegations

Daisy Anne Zantjer

Page 3 of 5

3. Zantjer has committed a felony involving moral turpitude, as contemplated in 28 TEX. ADMIN. CODE § 1.502(f)(4).
4. Zantjer has failed to notify TDI of a felony conviction as required by TEX. INS. CODE §4001.252(a)(2).
5. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(f) emphasize that TDI:
 - a. Considers it very important that agents be honest, trustworthy, and reliable; and
 - b. May revoke a license if TDI determines that the applicant has committed a felony or misdemeanor; and
6. 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 Zantjer's criminal offense, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
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.

2025-9275

Notice of Allegations

Daisy Anne Zantjer

Page 4 of 5

Respectfully,



Priya Subramanian
State Bar No. 24143443
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6773 (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 12th day of March, 2025 to:

Daisy Anne Zantjer

[REDACTED]

Pleasantville, IA 50225

Via CM/RRR No.:

9214 8901 9403 8304 7245 43

Via First Class Mail

Via Email:

[REDACTED]

Priya Subramanian

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, March 12, 2025

Check type of mail or service

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Collect on Delivery (COD)	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Priority Mail	
<input type="checkbox"/> First-Class Mail	

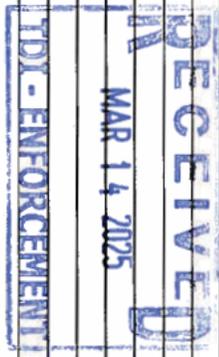
Affix Stamp Here
 (If issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

USPS Tracking/Article Number
Priya/36134

Address (Name, Street, City, State, & Zip Code)
DAISY ANNE ZANTIER
PLEASANTVILLE, IA 50225

Postage
 0.69

Extra Service	Handling Charge	Actual Value if Registered	Insured Value	One Sender if COD	ASR Fee	ASRO Fee	RO Fee	RR Fee	SC Fee	SCRD Fee	SH Fee



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

2025 9275

①

Completed in TX *Urbano*

Handling Charge-if Registered and	Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



quodent
 CORRECTION
 IMI
\$002.00
 03/12/2025 ZIP 78701
 043M82208395
US POSTAGE

2025-9275

EXHIBIT

C

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: 03/12/2025
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 0059 7631 39

PRIYA/36134

