

No. 2025-9293

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

**Date:** 05/14/2025

**Subject Considered:**

Gregory Lee Fox  
Orange, CA 92867

Default Order  
TDI Enforcement File No. 35183

**General remarks and official action taken:**

The subject of this default order is whether a general lines agent license should be issued to Gregory Lee Fox (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 March 25, 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] Orange, CA 92867.
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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Commissioner's Order

Gregory Lee Fox

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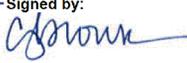
4. TDI's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4054.051; 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. 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.

## Order

It is ordered that Gregory Lee Fox'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

**2025-9293**

Commissioner's Order

Gregory Lee Fox

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Prepared and reviewed by:

*Nancy Williams*

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Nancy Williams, 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 Gregory Lee Fox. I have confirmed that:

- a. The last mailing address provided to the department in writing by Gregory Lee Fox is [REDACTED], Orange, CA 92867.
- b. The file maintained by Enforcement contains a Notice of Allegations dated March 25, 2025, which was sent to Gregory Lee Fox.
- c. On March 25, 2025, the Notice of Allegations addressed to Gregory Lee Fox was mailed certified, return receipt requested, to his last known address and one additional address: [REDACTED], Boerne, TX 78006.

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

Signed by:

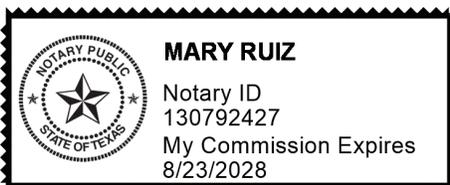
*David Moreno*

1152906CD538413...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/17/2025. This notarial act was an online notarization.

**Notary Seal**



**Digital Certificate**

Signed by:

*Mary Ruiz*

795DC4D59167489...

Notary Public State of Texas

2025-9293



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



March 25, 2025

Gregory Lee Fox  
[REDACTED]  
Orange, CA 92867

Via CM/RRR No.9214890194038306884764  
Via Email: [REDACTED]@yahoo.com

[REDACTED]  
Boerne, TX 78006

Via CM/RRR No. 9214890194038306885402  
Via Email: [REDACTED]@gmail.com

**TDI ENFORCEMENT CASE NO. 35183  
NOTICE OF ALLEGATIONS AGAINST GREGORY LEE FOX**

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:

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

# 2025-9293

Notice of Allegations

Gregory Lee Fox

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nancy.williams@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, 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. Gregory Lee Fox (Fox) held a non-resident general lines agent license with a qualification in life, accident, health, and HMO from July 30, 2021, to February 23, 2023. Fox held a non-resident license because he was a resident of California.
2. On February 3, 2021, the California Department of Insurance (CDI) issued a notice of allegations against Fox in relation to his California insurance license. Included among the factual allegations was that Fox had, on numerous occasions, accessed client annuities by impersonating policyholders and former appointed agents. Some notable legal allegations were that Fox knowingly made misrepresentations, engaged in fraudulent practice, exhibited untrustworthiness, lacked integrity, and that his licensure went against the public interest.
3. On February 6, 2021, Fox filed a notice of defense and on July 20, 2022, Fox agreed to a stipulated waiver and voluntary surrender of his California license to be executed on or before December 31, 2022.
4. On or about September 7, 2022, CDI signed and served the stipulated order on Fox who failed to surrender as he agreed to on July 20, 2022.
5. On February 10, 2023, the California Insurance Commissioner revoked Fox's California insurance license, incorporating the allegations in the February 3, 2021, notice as true.
6. On March 3, 2023, TDI sent Fox a notice that his Texas license was canceled since he no longer had a license in his home state, a statutory prerequisite for his reciprocal non-resident license.
7. On December 19, 2023, Fox applied for a general lines agent license, identifying his resident home state as Texas. On the application, Fox was asked if he had ever

been named or involved as a party in an administrative proceeding regarding any professional license, to which Fox falsely responded, "No".

8. On January 9, 2024, TDI sent Fox a request for information related to the administrative proceedings against him, asking for the documents and a description of the circumstances leading to the action.
9. On January 18, 2024, Fox responded to TDI's request stating there was a complaint which resulted in a hearing and settlement surrendering his license which occurred over a 5-year period, that his lawyer was unaware if any records were kept related to the matter, and that he did not see a question related to the administrative action on the application.
10. On January 29, 2024, TDI requested a copy of the surrender that Fox claimed to have submitted to the CDI in 2023 and reiterated the language of the question on the application.
11. On January 31, 2024, Fox responded to TDI's request by stating that he had called the CDI to surrender his license because he was moving to Texas and would no longer need it. Fox stated that he did not ask for documentation of the surrender because he did not know that it would be needed. Fox stated that he should have responded affirmatively to the question about administrative action but misunderstood the question.
12. On June 11, 2024, TDI sent Fox a proposed denial of his license application, and on July 8, 2024, Fox requested a formal hearing on the matter.

## Legal Allegations

1. Fox committed acts for which his license may be denied under TEX. INS. CODE § 4005.101(b).
2. Fox made a material misstatement in the license application, as contemplated under TEX. INS. CODE § 4005.101(b)(2).
3. Fox attempted to obtain a license by misrepresentation, as contemplated under TEX. INS. CODE § 4005.101(b)(3).

4. Fox engaged in fraudulent or dishonest acts or practices, as contemplated under TEX. INS. CODE § 4005.101(b)(5).

**Relief Sought**

TDI seeks the following relief:

1. denial of your license application, and
2. the 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,



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Nancy Williams  
State Bar No. 24058175  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6338 (Direct)  
(512) 490-1020 (Fax)  
nancy.williams@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, Nancy Williams, certify that a true and correct copy of this *Notice of Allegations Against Gregory Lee Fox* was sent by the following methods on March 25, 2025:

Gregory Lee Fox

[REDACTED]

Orange, CA 92867

Via CM/RRR No.9214890194038306884764

Via Email: [REDACTED]@yahoo.com

[REDACTED]

Boerne, TX 78006

Via CM/RRR No. 9214890194038306885402

Via Email: [REDACTED]@gmail.com



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Nancy Williams



Shipment Confirmation  
Acceptance

**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: 03/25/2025  
Shipped From:  
Name: ENF R RODRIGUEZ  
Address: 1601 CONGRESS AVE  
City: AUSTIN  
State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International®	
Other	2
Total	2

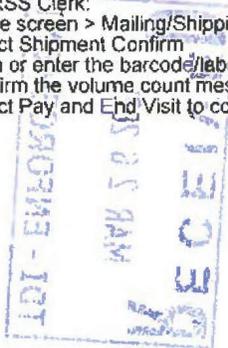
\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

**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 0060 0907 50



Williams/35183



Name and Address of Sender  
 ENF R. RODRIGUEZ  
 1601 CONGRESS AVE  
 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

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 8306 8847 64  Williams/35183	GREGORY LEE FOX [REDACTED] ORANGE, CA 92867	0.69	4.85	Handling Charge for registered and over \$50,000 in value							2.62			
2. 9214 8901 9403 8306 8854 02	GREGORY LEE FOX [REDACTED] BOERNE, TX 78006	0.69	4.85									2.62		
								Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED  
 MAR 26 2025  
 TDI - ENFORCEMENT

Handling Charge for registered and over \$50,000 in value

12945878910111213141516171819202122232425262728293031  
 CAPITOL STATION  
 MAR 2025  
 AUSTIN, TX  
 78711

**RECEIVED**  
 MAR 26 2025  
**TDI - ENFORCEMENT**

Total Number of Pieces Listed by Sender: 2  
 Total Number of Pieces Received at Post Office: 2  
 Postmaster, Per (Name of receiving employee): Yonnie

2025-9293