

No. **2025-9305**

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

**Date: 05/20/2025**

**Subject Considered:**

Stephanie Marie Hagerud  
Kemah, Texas

Default Order  
TDI Enforcement File No. 35729

**General Remarks and Official Action Taken:**

The subject of this default order is whether a funeral pre-arrangement life license should be issued to Stephanie Marie Hagerud (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 April 9, 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, P.O. Box 75, Kemah, Texas 77565.
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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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, 4005.101, 4005.102, and 4054.152; 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, and 19.906.
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 Stephanie Marie Hagerud'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

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Commissioner's Order

Stephanie Marie Hagerud

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Prepared and reviewed by:



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Sarah White, Staff Attorney  
Enforcement

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## 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 Stephanie Marie Hagerud. I have confirmed that:

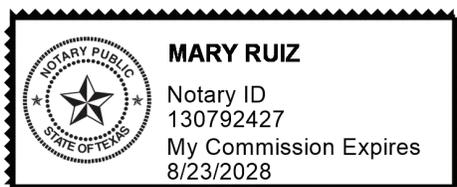
- a. The last mailing address provided to the department in writing by Stephanie Marie Hagerud is P.O. Box 75, Kemah, Texas 77565.
- b. The file maintained by Enforcement contains a Notice of Allegations dated April 9, 2025, which was sent to Stephanie Marie Hagerud.
- c. On April 9, 2025, the Notice of Allegations addressed to Stephanie Marie Hagerud 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."

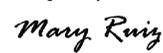
Signed by:  
  
72103CD0884046A...  
ATTIANT

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 5/2/2025. This notarial act was an online notarization.

### Notary Seal



### Digital Certificate

Signed by:  
  
795DC4D59167489...  
Notary Public State of Texas

2025-9305



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

April 9, 2025

Stephanie Marie Hagerud  
P.O. Box 75  
Kemah, TX 77565

Via CM/RRR No.9214 8901 9403 8309 0826 62  
Via First Class Mail  
Via Email: [REDACTED]

**TDI ENFORCEMENT CASE NO. 35729  
NOTICE OF ALLEGATIONS AGAINST STEPHANIE MARIE HAGERUD**

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.

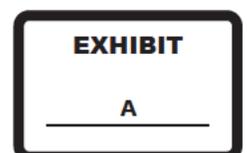
If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

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:

Sarah White, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Sarah.White@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 4054.152 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**

### License Application

1. On August 9, 2024, Stephanie Marie Hagerud (Hagerud) applied for a funeral pre-arrangement life license to be issued by TDI.
2. On September 17, 2024, TDI proposed to deny Hagerud's application based on her criminal history.
3. Hagerud made a written request for a hearing to appeal TDI's proposed denial.

### Criminal History

4. Hagerud has held herself out under an assumed name Stephanie Hunt, which name she failed to disclose in her application submitted to TDI.
5. On April 1, 2009, Hagerud (under the name Stephanie Hunt) was initially charged with misdemeanor assault causing bodily injury family violence, in cause no. 291744, in the County Court at Law No. 3, Galveston County, Texas. That charge was reduced and on June 2, 2009, Hagerud pleaded nolo contendere, was convicted of misdemeanor disorderly conduct, and ordered to pay a \$100 fine.
6. On January 19, 2024, Hagerud pleaded guilty to second degree felony aggravated assault with a deadly weapon in cause no. 22CR1636 in the 10th District Court in Galveston County, Texas. The court placed Hagerud on deferred adjudication for six years and ordered her to pay costs and fees.
7. Hagerud is on community supervision until 2030.

### False and Material Misstatements in License Application

8. In Hagerud's license application, when asked if she had "ever been convicted of a misdemeanor, had a judgement withheld or deferred, or are you currently charged

with committing a misdemeanor," she answered "No." However, at the time of her application, Hagerud had been convicted of one misdemeanor by the County Court at Law No. 3, of Galveston County, Texas.

9. Additionally, in Hagerud's license application, when asked if she had "ever been convicted of a felony, had a judgement withheld or deferred, or are you currently charged with committing a felony," she answered "No." However, at the time of her application, Hagerud had been convicted of one felony by the 10th District Court of Galveston County, Texas.
10. Hagerud's responses to those questions constitutes a material misstatement to TDI.

## **Legal Allegations**

1. Hagerud has committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101(b) because she:
  - a. has intentionally made a material misstatement in her licensure application, as contemplated by TEX. INS. CODE § 4005.101(b)(2);
  - b. has attempted to obtain a license by fraud or misrepresentations, as contemplated by TEX. INS. CODE § 4005.101(b)(3); and
  - c. has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
2. Hagerud was placed on deferred adjudication for an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d).
3. Hagerud committed an offense that TDI considers to be of such serious nature that it is of prime importance in determining fitness for licensure or authorization, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f) and TEX. OCC. CODE § 53.021-53.023.
4. Hagerud committed an offense with the essential elements of an assaultive offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(F).

5. Pursuant to TEX. OCC. CODE § 53.021(a) and (d), the commissioner may deny Hagerud's license application and consider her to be convicted of felony aggravated assault with a deadly weapon because:
  - a. she has not completed the period of supervision, pursuant to TEX. OCC. CODE § 53.021(d)(1)(B)(i); and
  - b. pursuant to TEX. OCC. CODE § 53.021(d)(2), TDI determined:
    - i. Hagerud poses a continued threat to public safety; or
    - ii. employment in the licensed occupation will create a situation in which she has the opportunity to repeat the prohibited conduct.
  
6. 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 TDI determines that the applicant has committed an offense that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. considers any felony assault offense to be of such a serious nature that it is of prime importance when determining fitness for licensure.

**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,



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Sarah White  
State Bar No. 24064622  
Texas Department of Insurance

# 2025-9305

Notice of Allegations  
Stephanie Marie Hagerud  
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Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6354 (Direct)  
(512) 490-1020 (Fax)  
Sarah.White@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Rachel Cloyd, Litigation Director, Enforcement, MC: ENF  
Administrative Review, MC: CO-AAL

# 2025-9305

Notice of Allegations  
Stephanie Marie Hagerud  
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## CERTIFICATE OF SERVICE

I, Sarah White, certify that a true and correct copy of this *Notice of Allegations Against Stephanie Marie Hagerud* was sent by the following methods on this 9th day of April, 2025 to:

Stephanie Marie Hagerud  
P.O. Box 75  
Kemah, Texas 77565

*Via CM/RRR No.:* 9214 8901 9403 8309 0826 62  
*Via First Class Mail*  
*Via Email:* [REDACTED]

*Respondent Pro Se*



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Sarah White

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6.900  
 Austin TX 78701  
 Roxanne Rodriguez  
 April 9, 2025

Check type of mail or service  
 Adult Signature Required  
 Adult Signature Restricted Delivery  
 Certified Mail  
 Certified Mail Restricted  
 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.

Firm Mailing Book For Accountable Mail

|                              |   |         |                    |                 |                            |               |                   |         |          |        |        |        |          |        |
|------------------------------|---|---------|--------------------|-----------------|----------------------------|---------------|-------------------|---------|----------|--------|--------|--------|----------|--------|
| USPS Tracking/Article Number | Address (Name, Street, City, State, & Zip Code) | Postage | Extra Services Fee | Handling Charge | Actual Value if Registered | Insured Value | Due Sender if COD | ASR Fee | ASRO Fee | RD Fee | RR Fee | SC Fee | SCRO Fee | SH Fee |
|------------------------------|---|---------|--------------------|-----------------|----------------------------|---------------|-------------------|---------|----------|--------|--------|--------|----------|--------|

White/35729

Stephanie Marie Hagerud  
 P.O. Box 75  
 Kemah, TX 77565

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value



2025-9305

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|---------------------------------|--|--|------------------|
| Number of Pieces Used by Sender | Total Number of Pieces Received at Post Office | Postmaster: Per (Name of receiving employee) | Completed in Ink |
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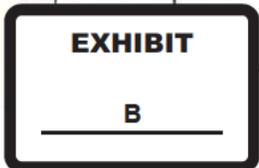
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- Special Han



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US POSTAGE





# 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: 04/09/2025

Shipped From:

Name: ENF R RODRIGUEZ

Address: 1601 CONGRESS AVE

City: AUSTIN

State: TX ZIP+4® 78701

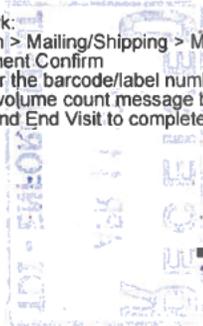
| Type of Mail                 | Volume |
|------------------------------|--------|
| Priority Mail Express®       |        |
| Priority Mail®               |        |
| First-Class Package Service® |        |
| Returns                      |        |
| International*               |        |
| Other                        | 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.

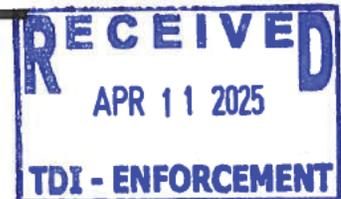


USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0060 5064 28

White/35729



EXHIBIT

C



Firm Mailing Book For Accountable Mail

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

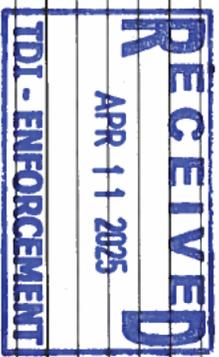
Addressee (Name, Street, City, State, & ZIP Code™)

1. 9214 8901 9403 8309 0826 62  
 White/35729

STEPHANIE MARIE HAGERUD  
 P. O. BOX 75  
 KEMAH, TEXAS 77565

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           |
|---------|---------------------|--|----------------------------|---------------|-------------------|--------------------------|-------------------------------------|---------------------|----------------|------------------------|--|------------------|
| 0.69    | 4.85                | 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 |



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee): *Ygonis*

Complete in Ink