

No. 2025-9319

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

Date: 05/30/2025

Subject Considered:

Aaron King
Galveston, Texas

Default Order
TDI Enforcement File No. 36220

General Remarks and Official Action Taken:

The subject of this default order is whether a Life Agent license should be issued to Aaron King (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 April 14, 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], Galveston, Texas 77550.
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.
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, 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, 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.

Order

It is ordered that Aaron King'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

Prepared and reviewed by:



Priya Subramanian, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Mary Ruiz 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 Aaron King. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Aaron King is [REDACTED], Galveston, Texas 77550.
- b. The file maintained by Enforcement contains a Notice of Allegations dated April 14, 2025, which was sent to Aaron King.
- c. On April 14, 2025, the Notice of Allegations addressed to Aaron King was mailed certified, return receipt requested, to his last known address.

Copies of the certified mail log maintained by Enforcement are attached as Exhibit B.

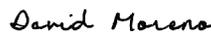
Signed by:

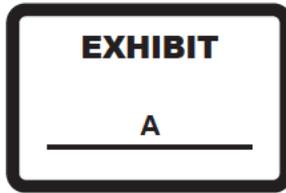
 5D14E9DDAEE34F2...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 5/12/2025. This notarial act was an online notarization.



Digital Certificate

DocuSigned by:

 455E4109E15D4CD...
 Notary Public State of Texas



04/14/2025

Aaron King
[REDACTED]
Galveston, TX 77550

Via CM/RRR No.9214890194038309649414
Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 36220
NOTICE OF ALLEGATIONS AGAINST AARON KING

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 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. Aaron King (King) applied for a Life Agent License on September 13, 2024.
2. TDI proposed to deny King's license application on October 31, 2024, based on his criminal history. King made a written request for a hearing on November 21, 2024.
3. On February 19, 2014, in case numbers 12CR2441, 12CR2560, 12CR2559, King was convicted of felony Aggravated Robbery by the 212th Judicial District Court of Galveston County, Texas.
4. On February 19, 2014, King was sentenced to 15 years confinement in the Texas Department of Criminal Justice, Institutional Division.
5. On April 4, 2023, King received parole. King will remain on parole until September 6, 2027.

Legal Allegations

1. King committed an act for which a license may be denied, as contemplated by TEX. OCC. CODE §§ 53.021 – 53.023 and 28 TEX. ADMIN. CODE §1.502.
2. King committed a felony that directly relates to the business of insurance, as contemplated in TEX. OCC. CODE §§ 53.021-53.023 and 28 TEX. ADMIN. CODE §1.502(d)(1).
3. King has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).

4. King 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)(4)(I), contemplate.

5. 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 felony offense Aggravated Robbery 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)(4)(I) contemplates.

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 King's criminal offense, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

7. King has been convicted of a criminal felony involving dishonesty or breach of trust, as contemplated by 18 U.S.C. § 1033.

Relief Sought

TDI seeks the following relief:

1. denial of your license application;

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 14th day of April, 2025 to:

Aaron King



Galveston, TX 77550

Via CM/RRR No. 9214890194038309649414

Via Email:



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

Priya Subramanian

2025-9319

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: 04/14/2025

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 6278 33

Priya/36220



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

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

2025-9319

Table with columns: USPS Tracking/Article Number, Postage, (Extra Service) Fee, Handling Charge, Actual Value, Insured Value, Due Sender if COD, ASR Fee, ASRD Fee, RD Fee, RR Fee, SC Fee, SCRD Fee, ST Fee. Includes recipient address: AARON KING, GALVESTON, TX 77550.

Summary table with columns: Total Number of Pieces Listed by Sender, Total Number of Pieces Received at Post Office, Postmaster, Per (Name of receiving employee).