

No. 2025-9328

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

Date: 6/9/2025

Subject Considered:

Eduardo Estrada
Lakeside, Texas

Default Order
TDI Enforcement File No. 33807

General remarks and official action taken:

The subject of this default order is whether a general lines agent license should be issued to Eduardo Estrada (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 11, 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, [REDACTED], Lakeside, TX 76135.
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.

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 4051.051; 28 TEX. ADMIN. CODE § 1.502; TEX. OCC. CODE §§ 53.021-53.023; 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, and 1.47.
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 Eduardo Estrada'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:

FC5D7EDDFBB4F8

Cassie Brown
Commissioner of Insurance

2025-9328

Commissioner's Order

Eduardo Estrada

Page 3 of 4

Prepared and reviewed by:

Casey Dick

Casey Dick, 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 Eduardo Estrada. I have confirmed that:

- a. The last mailing address provided to the department in writing by Eduardo Estrada is [REDACTED] Lakeside, TX 76135.
- b. The file maintained by Enforcement contains a Notice of Allegations dated April 11, 2025, which was sent to Eduardo Estrada.
- c. On April 11, 2025, the Notice of Allegations addressed to Eduardo Estrada was mailed first-class and certified, return receipt requested, to his last known address and to one additional address: [REDACTED], Lakeside, TX 76135

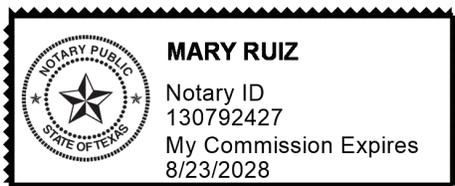
Copies of the first-class mail logs and certified mail logs maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

 D85427840C044B9...
 Attiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 5/9/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

 795DC4D59167489...
 Notary Public State of Texas

2025-9328



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

April 11, 2025

Eduardo Estrada



Lakeside, TX 76135

Via CM/RRR No:924890194038309488730

Via First Class Mail

Via Email:

Eduardo Estrada



Lakeside, TX 76135

Via CM/RRR No:9214890194038309489560

Via First Class Mail

**TDI ENFORCEMENT CASE NO. 33807
NOTICE OF ALLEGATIONS AGAINST EDUARDO ESTRADA**

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

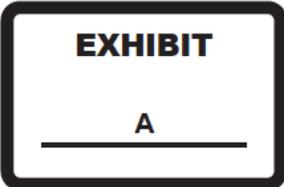
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Casey Dick, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030



(512) 490-1020 (Fax)
casey.dick@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 4051.051; 28 TEX. ADMIN. CODE § 1.502; TEX. OCC. CODE §§ 53.021–53.023; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On October 3, 2023, Eduardo Estrada (Estrada) applied to TDI for a general lines agent license with a property and casualty qualification.
2. TDI proposed to deny Estrada's application on December 12, 2023, based on his criminal history. Estrada made a written request for a hearing to appeal that decision.

Criminal History

3. On February 24, 2021, Estrada pleaded guilty to second-degree felony burglary of a habitation, in case number 1665349D in the 432ndnd District Court of Tarrant County, Texas.
4. That same day, Estrada also pleaded guilty to third-degree felony evading arrest or detention with a vehicle, related to the same incident, but in separate case number 1664701D in the 432nd District Court of Tarrant County, Texas.
5. In case number 1665349D, the District Court placed Estrada on seven years of deferred adjudication community supervision, with the State of Disaster Enhancement waived, and Estrada was ordered to pay a \$700 fine probated, \$290 in court costs, and \$65 in reimbursement fees.
6. In case number 1664701D, the District Court also placed Estrada on seven years of deferred adjudication community supervision, with the State of Disaster

Enhancement waived, and Estrada was ordered to pay a \$700 fine probated, \$290 in court costs, and \$65 in reimbursement fees.

7. Both cases were deferred in separate orders of deferred adjudication, however the conditions of community supervision cover both case numbers. The record does not specify whether the terms of the deferred adjudication are concurrent or sequential.
5. Estrada is still on community supervision and is not scheduled for release until at least February 2028, if the periods of supervision run concurrently, or until February 2035, if the periods of supervision run sequentially.

Unauthorized Insurance

6. Soliciting insurance customers, creating insurance quotes, and otherwise aiding in the transaction of insurance business for an insurer constitute the acts of an agent.
7. In a resume Estrada submitted to TDI with his application, Estrada represents that beginning in August 2023, he has been working in "sales" at Menchaca Allstate Agency. Estrada describes and represents his duties as, "Outbound calling and pre qualifying (sic) prospects to make sure we are a good match for them and to build them a quote."
8. Estrada has been engaging in the acts of an insurance agent in Texas without holding a license.

Legal Allegations

1. Estrada engaged in the acts of an agent without holding a license, in violation of TEX. INS. CODE §§ 101.051 and 4001.051 and TEX. INS. CODE §§ 101.102 and 4001.101.
2. Estrada committed acts for which a license may be denied under TEX. INS. CODE § 4005.101 because he has:
 - a. willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1); and

- b. engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
3. Estrada committed felony offenses and has engaged in fraudulent or dishonest activity that directly relate to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d) and (f) and TEX. OCC. CODE § 53.021(a)(1).
4. Estrada committed an offense for which fraud, dishonesty, or deceit is an essential element, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(1).
5. Estrada committed a felony involving moral turpitude, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(3).
6. Estrada committed an offense with the essential elements of a burglary, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(J).
7. Pursuant to TEX. OCC. CODE 53.021(c)-(d), the commissioner may deny Estrada's application and consider him to have been convicted of an offense for which he received deferred adjudication because:
 - a. Estrada had not completed his period of supervision; and
 - b. TDI has determined:
 - i. he may pose a continued threat to public safety; or
 - ii. employment of Estrada in the licensed occupation will create a situation in which he has an opportunity to repeat the prohibited conduct.
8. TDI guidelines, 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 an offense that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers any offense for which fraud, dishonesty, or deceit is an essential element to be of prime importance when determining fitness for licensure;

- d. considers any felony involving moral turpitude to be of prime importance when determining fitness for licensure; and,
- e. considers any offense with the essential elements of a burglary offense to be 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,

Casey Dick

Casey Dick

State Bar No. 24132039

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6328 (Direct)

(512) 490-1020 (Fax)

Casey.Dick@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

CERTIFICATE OF SERVICE

I, Casey Dick, certify that a true and correct copy of this *Notice of Allegations Against Eduardo Estrada* was sent by the following methods on this 11th day of April, 2025, to:

Eduardo Estrada

[REDACTED]
Lakeside, TX 76135

Via CM/RRR No:9214890194038309488730

Via First Class Mail

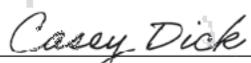
Via Email: [REDACTED]

Eduardo Estrada

[REDACTED]
Lakeside, TX 76135

Via CM/RRR No:9214890194038309489560

Via First Class Mail



Casey Dick

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 David Moreno
 April 11, 2025

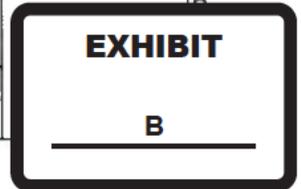
Check type of mail or service

Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail
 Certified Mail Restricted Delivery
 Collect on Delivery (COD)
 Insured Mail
 Priority Mail
 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 Account



USPS Tracking/Article Number	Address (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
Casey/33807	Eduardo Estrada Lakeside, TX 76135	9.69												
	Eduardo Estrada Lakeside, TX 76135	1.69												
				50,000 in value										
				Handling Charge-ff										



Total Number of Pieces Listed by Sender: _____
 Total Number of Pieces Received at Post Office: _____
 Postmaster: Per Name of receiving employee
 Completed in Ink: *Urbano*

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 CORRECTION
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\$004.00
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 US POSTAGE

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 CAPITOL STATION
 APR 2025
 AUSTIN TX

123456789101112131415161718192021222324252627282930
 CAPITOL STATION
 APR 2025
 AUSTIN TX

**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: 04/11/2025

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	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 5898 41

Casey/33807



EXHIBIT

C

