

No. 2025-9432

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

**Date: 07/29/2025**

**Subject Considered:**

Texas Department of Insurance

v.

Gregory Frank Estes

SOAH Docket No. 454-25-16796.C

**General Remarks and Official Action Taken:**

The subject of this order is Gregory Frank Estes' general lines agent license with a life, accident, health, and HMO qualification. This order revokes Mr. Estes' license.

**Background**

After proper notice was given, a hearing was scheduled for the above-styled case. Prior to the hearing, the Texas Department of Insurance (TDI) filed a motion for summary disposition. Mr. Estes did not respond to the motion.

An administrative law judge for the State Office of Administrative Hearings (SOAH) granted the motion for summary disposition and canceled the hearing. After granting the motion, the administrative law judge made and filed a proposal for decision concluding that TDI is required by law to revoke Mr. Estes' license. A copy of the proposal for decision is attached as Exhibit A.

TDI adopts the administrative law judge's proposed findings of fact and conclusions of law with changes to proposed Finding of Fact No. 1 as described in this order.

**Legal Authority for Change to Proposal for Decision**

The legal authority for the changes to the proposal for decision made in this order is Tex. Gov't. Code § 2001.058(e)(3), which provides that "[a] state agency may change a finding of fact or conclusion of law made by the administrative law judge, or may vacate

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or modify an order issued by the administrative judge, only if the agency determines . . . that a technical error in a finding of fact should be changed."

in addressing TDI Enforcement staff's summary disposition evidence on page 3, the proposal for decision states that Mr. Estes' license number is 102903. This is repeated in proposed Finding of Fact No. 1. This is incorrect—102903 is the personal identification number assigned to Mr. Estes to track him in TDI's systems, not his license number. That this is Mr. Estes' personal identification number is stated in Factual Allegation No. 1 in TDI Enforcement staff's original petition for this matter, and it is also shown on the second page of Exhibit 1 (the Individual Information Inquiry for Mr. Estes) attached to TDI Enforcement staff's motion for summary disposition.

Also, in addressing TDI Enforcement staff's summary disposition evidence on page 3, the PFD states that Mr. Estes holds a general lines agent license with a life, accident, and health qualification. This is repeated in proposed Finding of Fact No. 1. However, this information is incomplete; Mr. Estes' license has a life, accident, health, *and HMO* qualification. The Individual Information Inquiry for Mr. Estes included in Exhibit 1 attached to TDI Enforcement staff's motion for summary disposition shows his qualification includes "HMO."

These are technical errors that do not affect the overall determination. However, for clarity, proposed Finding of Fact No. 1 as adopted by this order is revised to correct these errors.

### **Findings of Fact**

1. In place of proposed Finding of Fact No. 1 as contained in Exhibit A, the following finding of fact is adopted:

Gregory Frank Estes (Respondent), personal identification No. 102903, holds a general lines agent license with a life, accident, health, and HMO qualification issued by the Texas Department of Insurance (Department) on June 29, 1987.
2. Proposed Findings of Fact Nos. 2–11 as contained in Exhibit A are adopted and incorporated by reference into this order.

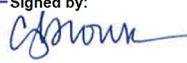
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**Conclusions of Law**

The proposed conclusions of law contained in Exhibit A are adopted and incorporated by reference into this order.

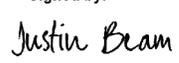
**Order**

It is ordered that Gregory Frank Estes' general lines agent license with a life, accident, health, and HMO qualification is revoked.

Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

Signed by:  
  
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Jessica Barta, General Counsel

Signed by:  
  
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Justin Beam, Chief Clerk

**BEFORE THE  
STATE OFFICE OF ADMINISTRATIVE  
HEARINGS**

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**TEXAS DEPARTMENT OF INSURANCE,  
PETITIONER  
v.  
GREGORY FRANK ESTES,  
RESPONDENT**

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**PROPOSAL FOR DECISION ON SUMMARY DISPOSITION**

The staff (Staff) of the Texas Department of Insurance (Department) filed a Motion for Summary Disposition (Motion) contending that Respondent Gregory Frank Estes's general lines agent license has been revoked by operation of law based on his imprisonment for a felony. Respondent did not file a response to the Motion. After considering the pleadings, Motion, summary disposition evidence, and applicable law, the Administrative Law Judge (ALJ) granted the Motion. Therefore, the ALJ finds the evidence shows the Department is required by operation of law to revoke Respondent's license due to his imprisonment for a felony.

**I. NOTICE, JURISDICTION, AND PROCEDURAL HISTORY**

On April 10, 2025, Staff filed its Original Petition against Respondent at the State Office of Administrative Hearings (SOAH). The ALJ issued Order No. 1 scheduling the merits hearing for June 26, 2025. Before the hearing, Staff filed—and served on Respondent—its Motion and supporting evidence. Respondent did not file a response. On May 13, 2025, the ALJ issued an order which granted Staff’s Motion, closed the record, and canceled the merits hearing.

**II. SUMMARY DISPOSITION EVIDENCE**

The summary disposition evidence establishes the following relevant facts:

- Respondent holds a general lines agent license (No. 102903) with a life, accident, and health qualification issued by the Department on June 29, 1987.<sup>1</sup>
- On December 14, 2023, Respondent was found guilty by a jury for two counts of Aggravated Sexual Assault of a Child, a felony, in Cause No. 24103-B in the 104th District Court of Taylor County, Texas. Respondent was sentenced to ten years imprisonment.<sup>2</sup>
- Respondent is currently an inmate incarcerated at the Wallace Unit within the Texas Department of Criminal Justice.<sup>3</sup>

**III. APPLICABLE LAW**

Summary disposition of a contested case may be granted, in full or in part, without the necessity of a hearing on the merits if the pleadings, the motion for

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<sup>1</sup> Staff Ex. 1.

<sup>2</sup> Staff Ex. 2.

<sup>3</sup> Staff Ex. 3.

summary disposition, and the summary disposition evidence show that there is no genuine issue as to any material fact and that the moving party is entitled to a decision in its favor as a matter of law on all or some of the issues expressly set out in the motion.<sup>4</sup>

Texas Occupations Code section 53.021(b) states that “[a] license holder’s license shall be revoked on the license holder’s imprisonment following a felony conviction, felony community supervision revocation, revocation of parole, or revocation of mandatory supervision.” Staff has the burden of proving by a preponderance of evidence that Respondent’s license should be revoked.<sup>5</sup>

#### **IV. ANALYSIS**

The undisputed summary disposition evidence shows that Respondent was imprisoned following convictions for two felonies. Texas Occupations Code section 53.021(b) requires that a licensing agency revoke a license under these circumstances. Therefore, as a matter of law, Respondent’s license is subject to mandatory revocation by operation of law, and the ALJ does not have discretion to recommend otherwise. Consequently, the ALJ finds that Respondent’s license is subject to mandatory revocation.

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<sup>4</sup> 1 Tex. Admin. Code § 155.505(a).

<sup>5</sup> 1 Tex. Admin. Code § 155.427; *Granek v. Tex. State Bd. of Med. Exam’rs*, 172 S.W.3d 761, 777 (Tex. App.—Austin 2005, no pet.).

**V. FINDINGS OF FACT**

1. Gregory Frank Estes (Respondent) holds a general lines agent license (No. 102903) with a life, accident, and health qualification issued by the Texas Department of Insurance (Department) on June 29, 1987.
2. On December 14, 2023, Respondent was found guilty by a jury for two counts of Aggravated Sexual Assault of a Child, a felony, in Cause No. 24103-B in the 104th District Court of Taylor County, Texas. Respondent was sentenced to ten years imprisonment.
3. Respondent is currently an inmate incarcerated at the Wallace Unit within the Texas Department of Criminal Justice.
4. On April 10, 2025, staff (Staff) for the Department filed an Original Petition with the State Office of Administrative Hearings (SOAH) seeking to revoke Respondent's license and requesting a hearing on the merits.
5. On April 14, 2025, SOAH Administrative Law Judge (ALJ) Amy Davis issued SOAH Order No. 1 scheduling the hearing on the merits for June 26, 2025.
6. Staff filed and served Respondent with a notice of hearing on April 23, 2025.
7. On April 23, 2025, Staff filed a motion for summary disposition and supporting evidence (Motion). The Motion was timely filed and contained the information required by 1 Texas Administrative Code section 155.505.
8. Staff served the Motion on Respondent.
9. The notice of hearing and SOAH Order contained a statement of the time, place, and nature of the hearing; a statement of the legal authority and jurisdiction under which the hearing was to be held; a reference to the particular sections of the statutes and rules involved; and either a short, plain statement of the factual matters asserted or an attachment that incorporated by reference the factual matters asserted in the complaint or petition.
10. Respondent did not respond to Staff's Motion.

11. On May 13, 2025, ALJ Davis issued an order which granted Staff's Motion, closed the record, and canceled the hearing on the merits.

**VI. CONCLUSIONS OF LAW**

1. The Commissioner of Insurance has jurisdiction over this matter pursuant to Texas Insurance Code sections 82.051-.055, 4001.002, 4005.101-.102, and 4054.051.
2. SOAH has jurisdiction to hear this matter and issue a proposal for decision with findings of fact and conclusions of law. Tex. Gov't Code ch. 2003; Tex. Ins. Code § 4005.104.
3. Staff's Motion was timely, complete, and properly served on Respondent pursuant to 1 Texas Administrative Code section 155.505.
4. Summary disposition shall be granted if the pleadings, the motion for summary disposition, and the summary disposition evidence show that there is no genuine issue as to any material fact and that the moving party is entitled to a decision in its favor as a matter of law on the issues expressly set out in the motion. 1 Tex. Admin. Code § 155.505(a).
5. Because there is no genuine issue of material fact, summary disposition is appropriate. 1 Tex. Admin. Code § 155.505.
6. The Department is required to revoke Respondent's license pursuant to Texas Occupations Code section 53.021(b) because he is incarcerated following his conviction for a felony.

**Signed May 20, 2025**

  
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AMY DAVIS  
ADMINISTRATIVE LAW JUDGE  
STATE OFFICE OF ADMINISTRATIVE HEARINGS