

No. **2025-9468**

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

**Date: 08/11/2025**

**Subject Considered:**

Timmi Briauna Gresham  
Humble, Texas 77396-4270

Default Order  
TDI Enforcement File No. 34551

**General remarks and official action taken:**

The subject of this default order is whether a general lines agent license should be issued to Timmi Briauna Gresham (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 May 28, 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], Humble, Texas 77396-4270.
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.

# 2025-9468

Commissioner's Order  
Timmi Briauna Gresham  
Page 2 of 3

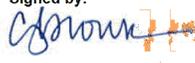
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 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. 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 Timmi Briauna Gresham'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:  
  
FC5D7EDDFB84F8

\_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

**2025-9468**

Commissioner's Order

Timmi Briauna Gresham

Page 3 of 3

Prepared and reviewed by:

A handwritten signature in black ink, appearing to read 'J. Harry', written in a cursive style.

---

Jacob Harry, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS**           §  
  §  
**COUNTY OF TRAVIS**       §

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

"My name is Daniel Mireles 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 Timmi Briauna Gresham. I have confirmed that:

- a. The last mailing address provided to the department in writing by Timmi Briauna Gresham is [REDACTED], Humble, Texas 77396-4270.
- b. The file maintained by Enforcement contains a Notice of Allegations dated May 28, 2025, which was sent to Timmi Briauna Gresham.
- c. On May 28, 2025, the Notice of Allegations addressed to Timmi Briauna Gresham was mailed first-class and certified, return receipt requested, to her last known address: [REDACTED], Humble, Texas 77396-4270. Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

*David Mireles*

Affiant

SWORN TO AND SUBSCRIBED before me on July 1, 2025.

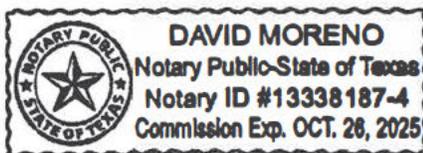
(NOTARY SEAL)

*David Moreno*

Signature of Notary Public

David Moreno

Printed Name of Notary Public

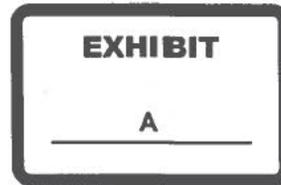


Notary without Bond

2025-9468



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



May 28, 2025

Timmi Briauna Gresham

[REDACTED]

Humble, Texas 77396-4270

Via CM/RRR No. 9214 8901 9403 8316 0069 58

**TDI ENFORCEMENT CASE NO. 34551  
NOTICE OF ALLEGATIONS AGAINST TIMMI BRIAUNA GRESHAM**

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:

Jacob Harry, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Jacob.Harry@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 4054.051, 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.

## Factual Allegations

### Current Application for Licensure

1. Timmi Briauna Gresham (Gresham), individual identification number 2356149, applied for a general lines agent license with a life, accident, and health qualification on April 1, 2024.
2. On April 11, 2024, the department proposed to deny Gresham's application based on her misconduct and failure to disclose her criminal history. Gresham appealed that decision and made a written request for hearing.

### Prior Licensure

3. Gresham previously held a general lines agent license with a life, accident, and health qualification, originally issued by TDI on May 25, 2021. In that application, she disclosed her criminal history and was issued a license, probated for two years.
4. On January 31, 2023, following Gresham's failure to complete her continuing education requirements, her license expired.

### Licensing Examination Background

5. The department previously contracted with Pearson OnVUE to provide remote licensing examinations.
6. Applicants wishing to take their licensing examination online agreed to be monitored during the examination.
7. Pearson OnVUE utilizes online proctors for its remote examinations and has instituted strict rules to maintain the integrity of the examination process. Those rules specifically state that the examinee is not authorized to get up from the

workstation once the test has begun, and the examinee is not allowed to use any outside information to answer questions; this includes cellphones.

8. During the examination, Pearson OnVUE's online proctor actively monitors the examinee, and should there be any violations of the established code of conduct, the proctor has the authority to cancel the exam at any point.

### Fraudulent and Dishonest Conduct

9. On February 12, 2024, Gresham took Pearson OnVUE's online examination for a general lines agent license with a life, accident, and health qualification, and was monitored by an online proctor.
10. The following day, February 13, 2024, Pearson OnVUE notified TDI that the proctor had revoked Gresham's examination due to suspected cheating after the proctor observed using her cell phone, which was prohibited conduct.
11. On February 14, 2024, Pearson OnVUE provided a summary showing eleven timestamps during the video recording of the examination when Gresham was using her cell phone: 1:17:15, 1:18:53, 1:33:55, 1:41:56, 1:50:28, 2:14:48, 2:17:19, 2:18:35, 2:19:40, 2:20:45, and 2:21:55. The summary also noted one time stamp, 1:52:24, showing Gresham getting up from her workstation, which was also prohibited conduct.
12. The department's review of the examination footage noted five additional instances where Gresham displayed suspicious activity during the examination including: looking at her cell phone, making rapid eye movements from her laptop screen to the side where the cell phone was located, and audible typing. This is a multiple-choice test, there should be no typing.
13. On February 14, 2024, Gresham retook the examination at an in-person testing facility and passed.

### Fraud and Misrepresentation

14. During the department's review of Gresham's application, she was contacted multiple times by TDI staff specifically to ask about her cellphone usage, getting up from her workstation, and other suspicious activities during her online examination.

15. Despite being given multiple opportunities to explain why she was on her phone, as the video footage supplied by the exam provider Pearson OnVUE clearly shows, Gresham continued to deny she used her phone at all. On July 4, 2024, in response to another department inquiry asking her to explain her cellphone usage during the examination, she responded, "I was not on my phone at any point of my exam."
16. The above statements are in direct contradiction to the video footage of Gresham taking her examination, which clearly shows Gresham using her cell phone, getting up from her workstation, and other suspicious and prohibited activities. Gresham's repeated denials in the face of clear evidence showing that she cheated during her examination are an ongoing attempt by Gresham to obtain a license by fraud or misrepresentation.

Criminal History

17. On May 7, 2014, Gresham pleaded guilty to six charges: first-degree felony burglary, first-degree felony assault of a law enforcement officer, two charges of second-degree assault of a law enforcement officer, and two charges of felony armed criminal action.
18. Gresham was sentenced on May 7, 2014, in the Associate Circuit Court, County of St. Charles, Missouri in Case No. 1311-CR04139-01 to 45 days incarceration, 5 years supervised probation, and restitution for the victim's expenses. Her plea deal suspended sentencing for the two felony charges of second-degree assault of a law enforcement officer. No additional penalties were imposed for the other counts, per the agreement. She completed her probation on April 28, 2017.

Failure to Disclose Criminal History

19. In her application, Gresham falsely answered "No" to the following question:  
  
Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony.
20. At the time of her application, Gresham pleaded guilty to two counts felony offense of assault of a law enforcement officer in Case No. 1311-CR04139-01 on May 7, 2014.

**Legal Allegations**

1. Gresham committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Gresham willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Gresham intentionally made a material misstatement on her license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
4. Gresham attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
5. Gresham engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
6. Gresham has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).
7. Gresham committed offenses that the department has determined are directly related to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(d)-(f), and TEX. OCC. CODE §§ 53.021-53.023.
8. Department guidelines, 28 TEX. ADMIN. CODE §§ 1.502(c), (d), and (f)(4)(J), emphasize that the department:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;
  - b. may refuse to issue an original license if the department determines that the applicant has been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. considers the felony offenses of Burglary, and Assault of a Law Enforcement Officer to be of such a serious nature that they are of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(f)(4)(J).

9. Gresham was convicted of a felony involving dishonesty and breach of trust, as specified in 18 U.S.C. § 1033 and requires written consent from the commissioner of insurance to engage or participate in the business of insurance.

**Relief Sought**

TDI seeks the following relief:

1. denial of your license application;
2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
3. 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,



---

Jacob Harry  
State Bar No. 24137475  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6361 (Direct)  
(512) 490-1020 (Fax)  
Jacob.Harry@tdi.texas.gov

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

**CERTIFICATE OF SERVICE**

I, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against Timmi Briauna Gresham* was sent by the following methods on this 27th day of May, 2025 to:

Timmi Briauna Gresham  
[REDACTED]  
Humble, Texas 77396-4270

Via CM/RRR No.:  
9214 8901 9403 8316 0069 58  
Via First Class Mail  
Via Email: [REDACTED]@gmail.com

*Respondent Pro Se*



Jacob Harry



# 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: 05/28/2025

Shipped From:

Name: ENF M RUIZ

Address: 1601 CONGRESS AVENUE

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

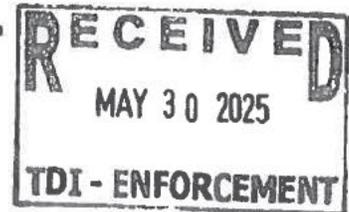
USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0061 7682 52

HARRY/34551



2025-9468

EXHIBIT

B

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6, 900  
 Austin TX 78701  
 Mary Ruiz, May 28, 2025

**Check type of mail or service**  
 Priority Mail Express  
 Registered Mail  
 Return Receipt for Merchandise  
 Signature Confirmation  
 Signature Confirmation Restricted Delivery  
 Insured Mail  
 Priority Mail  
 First-Class Mail

**Affix Stamp Here**  
 (If issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

Harry/34551

USPS Tracking/Package Number

Address (Name, Street, City, State, & ZIP Code)  
 Timmi Brauna Gresham  
 Humble, Texas 77396-4270D

Postage

0.69

(Extra Service) Fee

Handling Charge

Actual Value if Registered

Insured Value

Over Sacker if COO

ASR Fee

ASRD Fee

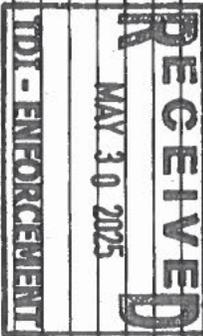
RD Fee

RR Fee

SC Fee

SCRD Fee

SH Fee



MD

May 2015

Completed In Ink

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

Handling Charge-if Registered at

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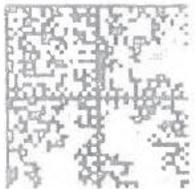
Restricted Delivery

Return Receipt

Signature Confirmation

Signature Confirmation Restricted

Special Handl



Firm Mailing Book For Accountable Mail



Firm Mailing Book For Accountable Mail

Name and Address of Sender  
 ENF M RUIZ  
 1601 CONGRESS AVENUE  
 STE 6 900  
 AUSTIN TX 78701

USPS Tracking/Article Number

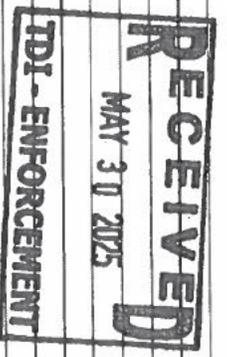
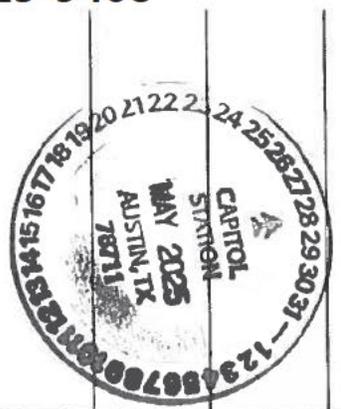
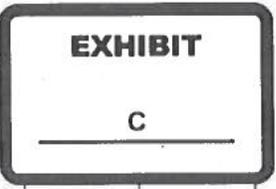
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 HARRY/34551

- 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™)

TIMM BRIJUNA GRESHAM  
 HUMBLE TEXAS 77366-4270

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): MD

Complete in Ink

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2025-9468