

No. 2025-9521

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

**Date:** 09/16/2025

**Subject Considered:**

Juan Carvajal  
Corpus Christi, Texas 78418-6908

Default Order  
TDI Enforcement File No. 35624

**General remarks and official action taken:**

The subject of this default order is whether a Life Agent license should be issued to Juan Carvajal (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 July 25, 2025, the Texas Department of Insurance (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 the department, [REDACTED] Corpus Christi, TX 78418-6908.
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.

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Commissioner's Order

Juan Carvajal

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## 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, 4054.051; 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, and 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, 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. 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.

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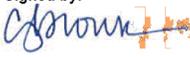
Commissioner's Order

Juan Carvajal

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## Order

It is ordered that Juan Carvajal'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

Prepared and reviewed by:



Nancy Williams, 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 Juan Carvajal. I have confirmed that:

- a. The last mailing address provided to the department in writing by Juan Carvajal is [REDACTED] Corpus Christi, TX 78418-6908.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 25, 2025, which was sent to Juan Carvajal.
- c. On July 25, 2025, the Notice of Allegations addressed to Juan Carvajal was mailed certified, return receipt requested, to his last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit B."

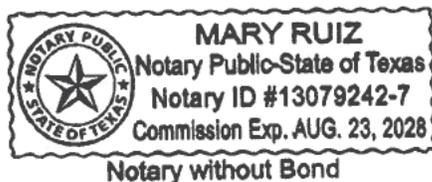
David Moreno  
Affiant

SWORN TO AND SUBSCRIBED before me on August 26, 2025.

(NOTARY SEAL)

Mary Ruiz  
Signature of Notary Public

Mary Ruiz  
Printed Name of Notary Public



2025-9521



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

EXHIBIT

A

July 25, 2025

Juan Carvajal

Via CM/RRR No.

2047 41

Via Email

Corpus Christi, TX 78418-6908

**TDI ENFORCEMENT CASE NO. 35624  
NOTICE OF ALLEGATIONS AGAINST JUAN CARVAJAL**

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:

Nancy Williams, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
nancy.williams@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, 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

1. On July 29, 2025, Juan Carvajal (Carvajal), individual identification number 2967267, submitted an application for a life agent license, disclosing his criminal history in the background section of the application.
2. On December 6, 2023, Carvajal pleaded guilty to sexual assault of a child<sup>1</sup>, a felony offense, in the 38th Judicial District Court of Uvalde County, Texas, and was placed on deferred adjudication probation for 10 years. Carvajal is currently scheduled to be released from probation in 2033.
3. Carvajal is a registered sex offender, listed on the Texas DPS public sex offender website as a lifetime registrant.

## Legal Allegations

1. TDI may consider Carvajal's deferred adjudication to be a conviction, for the purpose of licensing, under TEX. OCC. CODE § 53.021(d)(1)(A) & (B)(i).
2. TDI has authority to deny Carvajal's license application under TEX. OCC. CODE § 53.021(a)(1) & (3), and 28 TEX. ADMIN. CODE 1.502(d)(1) & (3).
3. Sexual assault of a child is indicated as a crime that TDI considers to be of such a serious nature that it is of prime importance in determining fitness for licensure, as contemplated under 28 TEX. ADMIN. CODE 1.502(f)(3), (4)(F) & (6), in accordance with TEX. OCC. CODE § 53.025.

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<sup>1</sup> In violation of TEX. PENAL CODE §22.011(a)(2).

**Relief Sought**

TDI seeks the following relief:

1. denial of your license application; and
2. the 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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Nancy Williams  
State Bar No. 24058175  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6338 (Direct)  
(512) 490-1020 (Fax)  
nancy.williams@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, Nancy Williams certify that a true and correct copy of this *Notice of Allegations Against Juan Carvajal* was sent by the following methods on July 25, 2025:

Juan Carvajal  
[REDACTED]  
Corpus Christi, TX 78418-6908

Via CM/RRR No.9214 8901 9403 8325 2047 41  
Via Email: [REDACTED]



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Nancy Williams

# 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: 07/25/2025  
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	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

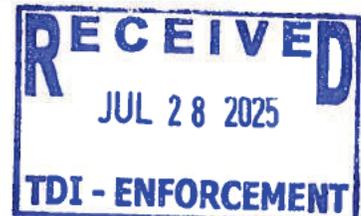
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0063 2448 91

Nancy/35624





Firm Mailing Book For Accountable Mail

Name and Address of Sender  
 MC ENF D MORENO  
 TEXAS DEPARTMENT OF INSURANCE  
 1601 CONGRESS AVENUE, SUITE 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

USPS Tracking/Article Number

1. 9214 8901 9403 8325 2047 41

Nancy/35624

Addresssee (Name, Street, City, State, & ZIP Code™)  
 JUAN CARVAJAL  
 ██████████  
 CORPUS CHRISTI, TX 78418-6908

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

Postage	(Extra Services) 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
1.03	5.30	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): *Uthmanvi*

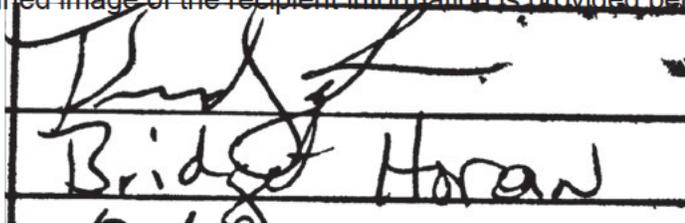
2025-9521

Date Produced: 07/30/2025

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8325 2047 41. Our records indicate that this item was delivered on 07/29/2025 at 11:32 a.m. in CORPUS CHRISTI, TX 78418. The scanned image of the recipient information is provided below.

Signature of Recipient :



Bridge Horan

Address of Recipient :



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,  
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

  
CORPUS CHRISTI, TX 78418-6908

Customer Reference Number: C6075466.36942324  
Return Reference Number Nancy/35624