

No. 2025-9537

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

Date: 10/06/2025

Subject Considered:

Joe Angel Simental
Denver City, Texas 79323

Default Order
TDI Enforcement File No. 35249

General remarks and official action taken:

The subject of this default order is whether a General Lines Property and Casualty License should be issued to Joe Simental (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 July 25, 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 at P. O. Box 648, Denver City, Texas 79323, and to one other address [REDACTED], Denver City, Texas 79323.
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.

2025-9537

Commissioner's Order

Joe Angel Simental

Page 2 of 4

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 has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4101.051; 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. 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.

2025-9537

Commissioner's Order

Joe Angel Simental

Page 3 of 4

Order

It is ordered that Joe Angel Simental'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: 
FC5D7EDDFFBB4F8 

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

/s/ Jeannie Ricketts

Jeannie Ricketts, 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 Joe Angel Simental. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Joe Angel Simental is P.O. Box 648, Denver City, Texas 79323.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 25, 2025, which was sent to Joe Angel Simental.
- c. On July 25, 2025, the Notice of Allegations addressed to Joe Angel Simental was mailed first-class and certified, return receipt requested, to his last known address at P.O. Box 648, Denver City, Texas 79323, and to one other address at [REDACTED] [REDACTED] Denver City, Texas 79323.

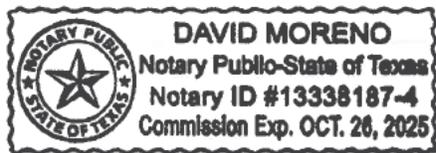
Copies of the certified mail log and first-class mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Daniel Mireles

Affiant

SWORN TO AND SUBSCRIBED before me on September 9, 2025.

(NOTARY SEAL)



Notary without Bond

David Moreno

Signature of Notary Public

David Moreno

Printed Name of Notary Public

2025-9537



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

July 25, 2025

Joe Angel Simental
P.O. Box 648
Denver City, Texas 79323

*Via CM/RRR No.: 9214 8901 9403 8325 1976 09
Via First Class Mail*

[REDACTED]
Denver City, Texas 79323

*Via CM/RRR No.: 9214 8901 9403 8325 1979 82
Via First Class Mail*

[REDACTED]

Via Email:

**TDI ENFORCEMENT CASE NO. 35249
NOTICE OF ALLEGATIONS AGAINST RESPONDENT'S NAME**

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

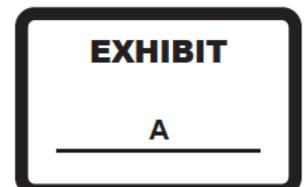
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Jeannie Ricketts, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF



2025-9537

Notice of Allegations

Joe Angel Simental

Page 2 of 6

P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Jeannie.ricketts@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, 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

Licensing History

1. On June 19, 2024, Simental applied for a general lines property and casualty agent license and disclosed his criminal history.
2. On July 9, 2024, TDI proposed to deny his application. Simental requested a hearing.

Case No. 380907

3. On April 4, 2012, in Case No. 380907, in County Court at Law No. 2, Bexar County, Simental pleaded guilty to Misdemeanor Theft \$50 - \$500. He was placed on deferred adjudication community supervision for six months and ordered to pay \$200 for fine and court costs and a \$35 monthly supervision fee.
4. On November 6, 2014, Simental was discharged from supervision unsatisfactorily after motions to revoke his probation were filed due to subsequent offenses.

Case No. 2012-471256-Misdemeanor Driving While Intoxicated

5. On August 27, 2012, in Case no. 2012-471256, in Lubbock County, Texas, Simental was charged with Misdemeanor Driving While Intoxicated, which occurred on August 10, 2012.

2025-9537

Notice of Allegations

Joe Angel Simental

Page 3 of 6

6. On September 9, 2014, the Lubbock County Court at Law No. 2 ordered Simental to serve thirty days in jail (with credit for time already served) and pay \$542.10 in court costs to be paid in 11 installments of \$50 each.

Case No. 2012-436743 –Second Degree Felony Burglary of a Habitation

7. On November 28, 2012, in Case No. 2012-436743, in Lubbock County, Texas, Simental was indicted for Second Degree Felony Burglary of a Habitation, which occurred on November 11, 2012.
8. On September 9, 2014, Simental pleaded guilty to, and was convicted of the offense. The court sentenced Simental to seven years confinement (with credit for time already served) in the Texas Department of Criminal Justice (TDCJ) Institutional Division. He was ordered to pay \$1,180 in restitution and \$236 in court costs. (The sentence was to run concurrently).

Case No. 2016-409947 – Third Degree Felony Tampering with or Fabricating Physical Evidence

9. On July 14, 2016, in Case No. 2016-409947, Lubbock County, Texas, Simental was charged with Third Degree Felony Tampering with and Fabricating Evidence, which occurred on June 14, 2012.
10. On July 15, 2016, in the 137th District Court of Lubbock County, Texas, Simental pleaded guilty to and was convicted of the offense. The court sentenced Simental to seven years confinement (with credit for time served) in the TDCJ Institutional Division and ordered him to pay \$224 in court costs. (The sentence was to run concurrently with Case No. 2012-436743). (The sentence was to run concurrently).
11. On May 18, 2022, Simental was discharged from TDCJ custody for both felony offenses.

Legal Allegations

1. TDI considers it very important that license holders and applicants be honest, trustworthy, and reliable, as contemplated by TEX. ADMIN. CODE § 1.502(c).

2. TDI may deny Simental's license application because he has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).
3. TDI may deny Simental's license application because he has been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by TEX. OCC. CODE § 53.021(a)(1), 53.022, 53.023 and TEX. ADMIN. CODE § 1.502(d)(1).
4. Simental has committed a felony involving moral turpitude or breach of fiduciary duty as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(3).¹
5. TDI may deny Simental's license application because he has been convicted of an offense of such serious nature that it is directly related to the duties and responsibilities of the licensed occupation and is of prime importance in determining fitness for licensure, as contemplated by TEX. ADMIN. CODE § 1.502(f)(1), (f)(3), (f)(4)(J), (f)(4)(K), and (f)(4)(N).
6. Simental has been convicted of a criminal felony involving dishonesty or a breach of trust, as contemplated by 18 U.S.C. § 1033.
7. Simental has not obtained the written consent of the commissioner of insurance to engage in the business of insurance following his conviction for a criminal felony involving dishonesty or a breach of trust, as contemplated in 18 U.S.C. § 1033.

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,

¹ *TDI v. Demetris Lavon Perrin*, Docket No. 454-23-00859, *7-*8 (SOAH Mar. 13, 2023)(agreeing with petitioner that theft is a crime of moral turpitude).

2025-9537

Notice of Allegations

Joe Angel Simental

Page 5 of 6

/s/ Jeannie Ricketts

Jeannie Ricketts
State Bar No. 24041774
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6336 (Direct)
(512) 490-1020 (Fax)
Jeannie.ricketts@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, Jeannie Ricketts, certify that a true and correct copy of this *Notice of Allegations Against Joe Angel Simental* was sent by the following methods on this 25th day of July, 2025 to:

Joe Angel Simental
P.O. Box 648
Denver City, Texas 79323

Via CM/RRR No.:9214 8901 9403 8325 1976 09
Via First Class Mail


Denver City, Texas 79323

Via CM/RRR No.:9214 8901 9403 8325 1979 82
Via First Class Mail



Via Email:

/s/ Jeannie Ricketts

Jeannie Ricketts



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	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

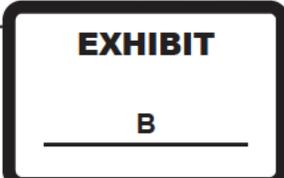
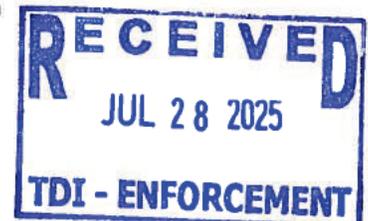
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0063 2436 65

Jeannie/35249





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 1976 09
 Jeannie/35249

Addresssee (Name, Street, City, State, & ZIP Code™)
 JOE ANGEL SIMENTAL
 P. O. BOX 648
 DENVER CITY, TEXAS 79323

2. 9214 8901 9403 8325 1979 82

JOE ANGEL SIMENTAL
 [REDACTED]
 DENVER CITY, TEXAS 79323

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
1.03	5.30								2.82			
1.03	5.30	Handling Charge - if Registered and over \$50,000 in value							2.82			
						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



2025-9537

Total Number of Pieces Listed by Sender: 2

Total Number of Pieces Received at Post Office: 2

Postmaster, Per (Name of receiving employee):

Complete in Ink

PS Form 3877, January 2017 (Page 1 of 1)

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PSN 7530-02-000-9098 JobId 6075347

