

No. 2025-9592

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

**Date:** 11/07/2025

**Subject Considered:**

Renee Chante Smith  
Katy, Texas

Default Order  
TDI Enforcement File No. 36421

**General remarks and official action taken:**

The subject of this default order is whether a general lines license with a property and casualty qualification should be issued to Renee Chante Smith (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 September 23, 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] Katy, TX 77449.
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.

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Commissioner's Order

Renee Chante Smith

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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 4051.051; 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. 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 Renee Chante Smith'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:  
  
FC5D7EDDFB4F8

Cassie Brown  
Commissioner of Insurance

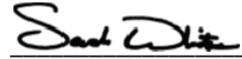
**2025-9592**

Commissioner's Order

Renee Chante Smith

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Prepared and reviewed by:

A handwritten signature in black ink, appearing to read "Sarah White", written in a cursive style.

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Sarah White, 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 Renee Chante Smith. I have confirmed that:

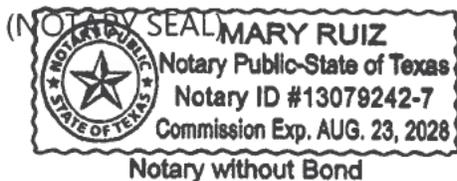
- a. The last mailing address provided to the department in writing by Renee Chante Smith is [REDACTED] Katy, TX 77449.
- b. The file maintained by Enforcement contains a Notice of Allegations dated September 23, 2025, which was sent to Renee Chante Smith.
- c. On September 23, 2025, the Notice of Allegations addressed to Renee Chante Smith was mailed first-class and certified, return receipt requested, to her last known address.

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

*Daniel Mireles*

Affiant

SWORN TO AND SUBSCRIBED before me on October 16, 2025.



*Mary Ruiz*  
Signature of Notary Public

Mary Ruiz  
Printed Name of Notary Public

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

September 23, 2025

Renee Chante Smith

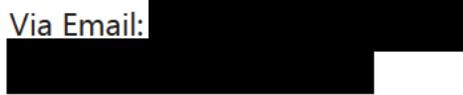


Katy, TX 77449

Via CM/RRR No.9214 8901 9403 8334 5426 05

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 36421  
NOTICE OF ALLEGATIONS AGAINST RENEE CHANTE SMITH**

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***

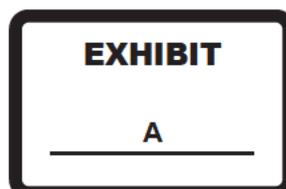
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Sarah White, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Sarah.White@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, and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

**Factual Allegations**

Prior TDI License Revocation

1. Under individual identification no. 1378174, Renee Chante Smith (Smith) previously held a general lines agent license with a life, accident, health, and HMO qualification, originally issued by TDI on November 19, 2014 but which was revoked effective June 30, 2017.
2. On June 30, 2017, in Official Order No. 2017-5137, the commissioner of insurance revoked Smith's license by default after docketing the matter at the State Office of Administrative Hearings. Smith failed to respond in writing to the allegations. The commissioner found and concluded that Smith:
  - a. engaged in fraudulent or dishonest acts or practices under her appointment with Combined Insurance Company of America (Combined) by forging signatures on approximately 11 policies she sold, resulting in her receiving \$1,567.89 in unearned commissions. Combined applied Smith's bond which covered the amount owed to it;
  - b. misappropriated, converted to her own use, or illegally withheld money belonging to an insured, insurer, or beneficiary, by receiving unearned commissions due to her forgeries;
  - c. failed to respond in writing to an information request not later than the 15th day after she received the request; and
  - d. willfully violated an insurance law of this state.

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Notice of Allegations

Renee Chante Smith

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## License Application

3. On October 28, 2024, Renee Chante Smith (Smith) applied for a general lines license with a property and casualty qualification to be issued by TDI.
4. Although more than five years have passed since Smith's prior license was revoked, Smith failed to show good cause why the 2017 revocation of her prior license should not be a bar to the issuance of a new license.
5. On December 17, 2024, TDI proposed to deny Smith's application based on the revocation of her prior TDI insurance license. Smith made a written request for a hearing to appeal TDI's denial.

## **Legal Allegations**

1. Smith had a previous license revoked in 2017 and has failed to show good cause why the 2017 revocation should not be a bar to the issuance of a new license, as contemplated by TEX. INS. CODE § 4005.105(c).
2. Smith has committed acts for which a license may be denied under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102 because she:
  - a. willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1);
  - b. misappropriated, converted to her own use, or illegally withheld money belonging to an insurer, HMO, or an insured, enrollee, or beneficiary, as contemplated by TEX. INS. CODE § 4005.101(b)(4); and
  - c. engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

## **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.

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Notice of Allegations

Renee Chante Smith

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Respectfully,



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Sarah White  
State Bar No. 24064622  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6354 (Direct)  
(512) 490-1020 (Fax)  
Sarah.White@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, Sarah White, certify that a true and correct copy of this *Notice of Allegations Against Renee Chante Smith* was sent by the following methods on this 23rd day of September, 2025 to:

Renee Chante Smith

[REDACTED]  
Katy, TX 77449

Via CM/RRR No.9214 8901 9403 8334 5426 05

Via First Class Mail

Via Email: [REDACTED]  
[REDACTED]



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Sarah White

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Firm Mailing Book For Accountable Mail

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6.900  
 Austin TX 78701  
 David Moreno 9/23/2025

**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

**Address (Name, Street, City, State, & Zip Code)**  
 Renee Chante Smith  
 [Redacted]  
 Katy, TX 77449

**USPS Tracking/Article Number**  
 Sarah/36421

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

SH Fee	SCRD Fee	SC Fee	RR Fee	RD Fee	ASRD Fee	ASR Fee	Due- Sender if COD	Insured Value	Actual Value if Registered	Handling Charge	Extra Service Fee
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quadtent  
 CORRECTION IMI  
**\$002.40**  
 09/23/2025 ZIP 78701  
 043M32206395



**EXHIBIT**  
 B

Special Handling	Signature Confirmation Restricted Delivery	Signature Confirmation	Return Receipt	Restricted Delivery	Adult Signature Restricted Delivery	Adult Signature Required
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Handling Charge-if Registered and over



**RECEIVED**  
 SEP 26 2025

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)
		Ykounio

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

PS Form 3877, June 2015

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# 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: 09/23/2025

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 0064 7256 34



Sarah/36421





Firm Mailing Book For Accountable Mail

2025-9592

Name and Address of Sender

MC ENF D MORENO  
TEXAS DEPARTMENT OF INSURANCE  
1601 CONGRESS AVENUE, SUITE 6, 900  
AUSTIN TX 78701

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

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 8334 5426 05

Sarah/36421

Addressee (Name, Street, City, State, & ZIP Code™)

RENEE CHANTE SMITH

KATY, TX 77449

Postage

1.03

(Extra Service) Fee

5.30

Handling Charge

Handling Charge - If Registered and over \$50,000 in value

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

RD Fee

RR Fee

SC Fee

SCRD Fee

SH Fee

2.82

Adult Signature Required

Adult Signature Restricted Delivery

Restricted Delivery

Return Receipt

Signature Confirmation

Signature Confirmation Restricted Delivery

Special Handling

RECEIVED  
SEP 25 2025

TDI - ENFORCEMENT

Postmaster, Per (Name of receiving employee)

Urbano

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1