

No. 2025-9610

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

Date: 11/19/2025

Subject Considered:

Charles Edward Corley III
Houston, Texas

Default Order
TDI Enforcement File No. 36521

General remarks and official action taken:

The subject of this default order is whether a general lines agent license should be issued to Charles Edward Corley III (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 18, 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] Houston, TX 77004.
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.

2025-9610

Commissioner's Order
Charles Edward Corley III
Page 2 of 4

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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 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 Charles Edward Corley III'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:

FC5D7E0DDFFB4F3

Cassie Brown
Commissioner of Insurance

2025-9610

Commissioner's Order

Charles Edward Corley III

Page 3 of 4

Prepared and reviewed by:

151 Casey Dick

Casey Dick, 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.

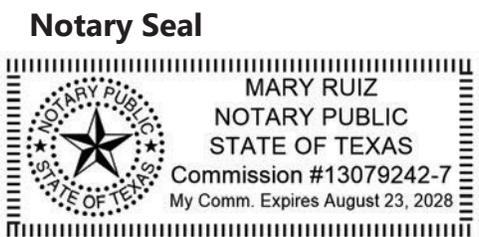
I have reviewed TDI's records concerning Charles Edward Corley III. I have confirmed that:

- a. The last mailing address provided to the department in writing by Charles Edward Corley III is [REDACTED] Houston, TX 77004.
- b. The file maintained by Enforcement contains a Notice of Allegations dated September 18, 2025, which was sent to Charles Edward Corley III.
- c. On September 18, 2025, the Notice of Allegations addressed to Charles Edward Corley III was mailed first-class and certified, return receipt requested, to his last known address.

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

Signed by:
David Moreno
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 10/22/2025. This notarial act was an online notarization.



Digital Certificate
Signed by:
Mary Ruiz
Notary Public State of Texas



2025-9610

USPS CERTIFIED MAIL



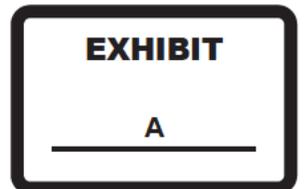
ENF
TEXAS DEPARTMENT
OF INSURANCE
1601 CONGRESS AVE STE 6.900
AUSTIN, TX 78701

9214 8901 9403 8333 8786 06

CHARLES EDWARD CORLEY III
[REDACTED]
HOUSTON, TX 77004

Return Ref#: Casey/36521

Postage: \$9.1500



2025-9610



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

September 18, 2025

Charles Edward Corley III
[REDACTED]
Houston, TX 77004

Via CM/RRR No. 9214 8901 9403 8333 8786 06
Via First Class Mail
Via Email: [REDACTED]

**TDI ENFORCEMENT CASE NO. 36521
NOTICE OF ALLEGATIONS AGAINST CHARLES EDWARD CORLEY III**

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:

Casey Dick, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
casey.dick@tdi.texas.gov

2025-9610

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 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.

Factual Allegations

Application

1. On December 4, 2024, Charles Edward Corley III (Corley) submitted an application to the Texas Department of Insurance (TDI) for a general lines agent license with a life, accident, health, and HMO qualification.
2. On February 3, 2025, TDI proposed to deny Corley's application based on the revocation of his prior insurance licenses. Corley appealed that decision and made a written request for a hearing.

1998 Revocation of Insurance Licenses

3. Corley previously held three insurance agent's licenses issued by TDI, specifically: a Group 1 Legal Reserve Life license; a Variable Contract license; and, a Local Recording Agent license.
4. On March 16, 1998, the commissioner of insurance entered Official Order No. 98-0318 (the Revocation Order), revoking all three licenses by default after the matter was docketed at the State Office of Administrative Hearings (SOAH) in SOAH Docket No. 454-97-2281.C.
5. In the Revocation Order, the commissioner made findings of fact that Corley, in three different insurance applications, submitted false, inaccurate, or incorrect information to Nationwide Insurance Company. Specifically, Corley:
 - a. misrepresented when consumer J. F. Z-R was issued title to his Subaru and that he had never been involved in an accident;
 - b. misrepresented when consumer A.B. purchased her Mazda and that she had never been involved in an accident; and,

2025-9610

- c. misrepresented when consumer J.M. was issued an automobile title to his Ford and that he had never been involved in an accident.
6. In the Revocation Order, the commissioner also concluded that Corley was guilty of fraudulent or dishonest practices in violation of Texas law.

Attempt to Obtain a License by Fraud or Misrepresentation

7. In Corley's December 4, 2024, license application submitted to TDI, Corley falsely responded "no" to question 4: "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?"
8. Corley's "no" answer was false because he was named in SOAH Docket No. 454-97-2281.C and the Revocation Order, which is an administrative proceeding regarding the revocation of the three licenses he previously held with TDI.
9. By falsely answering "no," to question 4, Corley intentionally made a material misstatement to TDI and also attempted to obtain a license by fraud or misrepresentation.

Legal Allegations

1. Corley has failed to show good cause why the revocation of his prior insurance licenses should not be a bar to the issuance of a new license, as contemplated by TEX. INS. CODE § 4005.105(c).
2. Corley has committed numerous acts for which a license may be denied under TEX. INS. CODE § 4005.101, because he has:
 - a. intentionally made material misstatements in his license application, as contemplated by TEX. INS. CODE § 4005.101(b)(2);
 - b. attempted to obtain a license by fraud or misrepresentation, as contemplated by TEX. INS. CODE § 4005.101(b)(3); 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.

Respectfully,

Casey Dick

Casey Dick
State Bar No. 24132039
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6328 (Direct)
(512) 490-1020 (Fax)
Casey.Dick@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, Casey Dick, certify that a true and correct copy of this *Notice of Allegations Against Charles Edward Corley III* was sent by the following methods on this 18th day of September 2025 to:

Charles Edward Corley III
[REDACTED]
Houston, TX 77004

Via CM/RRR No.9214 8901 9403 8333 8786 06
Via First Class Mail
Via Email: [REDACTED]
[REDACTED]

Casey Dick

Casey Dick

2025-9610

PS Form 3877, June 2015

Total Number of Pieces
Initiated by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per Name of receiving employee

Completed in Ink

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

Name and Address of Sender

Texas Dept of Insurance
Mail Code ENF
1601 Congress Avenue, Suite 6.900
Austin TX 78701
David Moreno 9/18/2025

- 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
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

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

USPS Tracking/Article Number
Casey/36521

Address (Name, Street, City, State, & Zip Code)
Charles Edward Corley III
Houston, TX 77004

Postage

074

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

RECEIVED
SEP 19 2025
TDI - ENFORCEMENT



Handling Charge If Registered and ov

- Adult Signature Required
- Adult Signature Restricted Deliver
- Restricted Delivery
- Return Receipt
- Signature Confirmation
- Signature Confirmation Restricted Deliv
- Special Handling



quodient
CORRECTION
IMI
\$002.40
09/18/2025 ZIP 78701
043M32206395

US POSTAGE

Firm Mailing Book For Account

EXHIBIT
B



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: 09/18/2025

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:

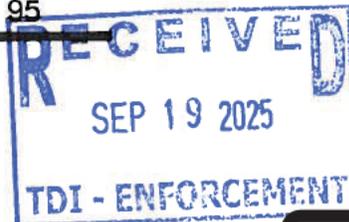
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 6205 95



Casey/36521

EXHIBIT

C



Firm Mailing Book For Accountable Mail

2025-9610

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
- Priority Mail Express
- Adult Signature Restricted Delivery
- Registered Mail
- Certified Mail
- Return Receipt for Merchandise
- Certified Mail Restricted Delivery
- Signature Confirmation
- Collect on Delivery (COD)
- Signature Confirmation Restricted Delivery
- Insured Mail
- Priority Mail

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

USPS Tracking/Article Number

1. 9214 8901 9403 8333 8786 06

Casey/36521

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

CHARLES EDWARD CORLEY III
 [REDACTED]
 HOUSTON, TX 77004



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	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

Postmaster, Per (Name of receiving employee)

Urbano

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.