

No. 2026-10053

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

Date: 08/04/2026

Subject Considered:

Austin John Valencia
Aurora, Colorado

Default Order
TDI Enforcement File No. 36705

General remarks and official action taken:

This is a default order taken against Austin John Valencia (Respondent) because he made a material misstatement on a license application, obtained or attempted to obtain a license by fraud or misrepresentation, misappropriated, converted, or illegally withheld money belonging to an insurer, and engaged in fraudulent or dishonest acts or practices. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Allegations

1. On June 17, 2026, 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], Aurora, Colorado 80015. The department also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications.

3. The department gave Respondent notice and opportunity for a hearing, which Respondent waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.
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, 84.021-84.044, 4001.002, 4005.101, 4005.102, 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. 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 §§ 1.1302, 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 any licenses held by Austin John Valencia are revoked. 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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford

Commissioner of Insurance

Prepared and reviewed by:

Stephanie Andrews

Stephanie Andrews, 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 Austin John Valencia. I have confirmed that:

- a. The last mailing address provided to the department in writing by Austin John Valencia is [REDACTED], Aurora, Colorado 80015.
- b. The file maintained by Enforcement contains a Notice of Allegations dated June 17, 2026, which was sent to Austin John Valencia.
- c. On June 17, 2026, the Notice of Allegations addressed to Austin John Valencia was mailed certified, return receipt requested, to his last known address.

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

Signed by:

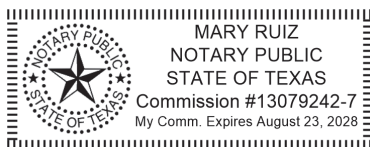
Daniel Mireles

20856A989D57490...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 7/14/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

Mary Ruiz

795DC9D59167486...

Notary Public State of Texas

2026-10053



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

June 17, 2026

Austin John Valencia



Aurora, Colorado 80015

Via CM/RRR No.

9214 8901 9403 8329 4697 64

Via Email:



TDI ENFORCEMENT CASE NO. 36705
NOTICE OF ALLEGATIONS AGAINST AUSTIN JOHN VALENCIA

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. 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:

Stephanie Andrews, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
stephanie.andrews@tdi.texas.gov

EXHIBIT

A

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, 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.

Factual Allegations

Licensure

1. Austin John Valencia (Valencia), individual identification number 771275, holds a designated home state adjuster all lines license issued by the department on April 11, 2022.
2. Valencia previously held a non-resident adjuster license issued by the department on January 18, 2008. The license expired on January 18, 2014.
3. Valencia also previously held a temporary emergency adjuster license issued by the department on October 10, 2017. The license expired on April 8, 2018.

Criminal Charges

4. On July 16, 2021, Valencia was indicted for ten counts of Forgery of Checks or Commercial Instruments in Arapahoe County, Colorado.
5. The Indictment stated that from December 19, 2016, through April 21, 2017, and while employed as an adjuster with Allstate Insurance (Allstate), Valencia “fraudulently issued checks for payments on existing claims” and then “removed the payee’s name and wrote in a different payee. Valencia endorsed the back of the checks with either the substituted payee’s name or with ‘deposit only’ and a routing number and checking account number.”
6. According to the Indictment, during an interview with an Allstate Investigator, Valencia admitted that he “issued ten fraudulent checks for personal financial gain, payable by A[llstate], with a net sum of \$19,230.70. V[alencia] admitted that he used his employee access and issued the checks to appear that they were payments to vendors as part of a claim, but were payments to his personal creditors using Allstate company funds.”

7. Each fraudulent check was deposited into either Valencia's personal checking or credit card account or to an account belonging to his brother.
8. The Indictment charged Valencia with ten counts, one for each fraudulent check. Each count stated that Valencia:

"with intent to defraud Allstate Insurance, unlawfully, feloniously, and falsely made, completed, altered, or uttered a written instrument which was or which purported to be, or which was calculated to become or to represent if completed, a check[.]"
9. Through a plea agreement, Valencia pled guilty to one count of Forgery-Check/Commercial Instrument and the misdemeanor offense of Insurance Fraud Application, and the nine other remaining felony counts were dismissed.
10. On or about September 9, 2024, Valencia pled guilty to one count of Forgery-Check/Commercial Instrument, a felony, in the District Court, Arapahoe County, Colorado, in case number 2021CR001604. Valencia was sentenced to four years deferred judgment and sentence probation. The remaining counts were dismissed pursuant to the plea agreement.
11. On or about September 9, 2024, Valencia pled guilty to Insurance Fraud Application, a misdemeanor, in the District Court, Arapahoe County, Colorado, in case number 2021CR001604. Valencia was found guilty and sentenced to three years probation.
12. Additionally, Valencia was ordered to pay Allstate \$19,230.70 in restitution.
13. Valencia is on formal probation until 2027, and felony deferred judgment and sentence probation until 2028.

License Applications

14. On April 4, 2022, Valencia submitted his original application for a designated home state adjuster all lines license to the department. Valencia 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?

15. On May 28, 2024, Valencia submitted an application and payment to the department to renew his designated home state adjuster all lines license. Valencia falsely answered "no" to the following question:

Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?

16. At the time of both applications, Valencia had been indicted on ten counts of Felony-Check/Commercial Instrument yet failed to disclose his criminal history as required.

Other State Revocation Action

17. On December 17, 2024, Valencia's non-resident claims adjuster license was revoked by the Louisiana Department of Insurance.
18. The Order found that Valencia had failed to disclose his pending criminal charges on two license applications and that Valencia had been convicted of felony Forgery-Check/Commercial Instrument and misdemeanor Insurance Fraud Application.

Legal Allegations

1. Valencia willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
2. Valencia intentionally made a material misstatement in the license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
3. Valencia obtained or attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
4. Valencia misappropriated, converted, or illegally withheld money belonging to an insurer, in violation of TEX. INS. CODE § 4005.101(b)(4).
5. Valencia has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of your insurance license;
2. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
3. restitution to any victim under TEX. INS. CODE § 82.053; and
4. 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,



Stephanie Andrews
State Bar No. 24063672
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6346 (Direct)
(512) 490-1020 (Fax)
stephanie.andrews@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, Stephanie Andrews, certify that a true and correct copy of this *Notice of Allegations Against Austin John Valencia* was sent by the following methods on this 17th day of June, 2026 to:

Austin John Valencia

[REDACTED]

Aurora, Colorado 80015

Pro Se Respondent

Via CM/RRR No.:

9214 8901 9403 8329 4697 64

Via Email:

[REDACTED]

A handwritten signature in black ink that reads "Stephanie Andrews". The signature is written in a cursive, flowing style. The first letter 'S' is large and loops around the first part of the name. The last name 'Andrews' is written in a similar cursive style.

Stephanie Andrews



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: 06/17/2026

Shipped From:

Name: MC ENF D MORENO

Address: 1601 CONGRESS AVENUE SUITE G 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

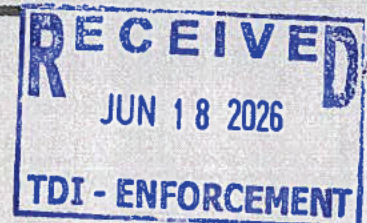
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0071 7392 80

Andrews/36705



EXHIBIT

B

