

No. **2026-10081**

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

Date: 08/20/2026

Subject Considered:

Dany Najm
Sugar Land, Texas

Default Order
TDI Enforcement File No. 38918

General remarks and official action taken:

The subject of this default order is whether a General Lines Property & Casualty license and a General Lines, Life, Accident, Health and HMO license should be issued to Dany Najm (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 16, 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], Sugar Land, Texas 77479. 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, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.051, and 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. 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 Dany Najm'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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford

Commissioner of Insurance

Prepared and reviewed by:

Sarah Bonee

Sarah Bonee, 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 Dany Najm. I have confirmed that:

- a. The last mailing address provided to the department in writing by Dany Najm is [REDACTED], Sugar Land, Texas 77479.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 16, 2026, which was sent to Dany Najm.
- c. On July 16, 2026, the Notice of Allegations addressed to Dany Najm 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."

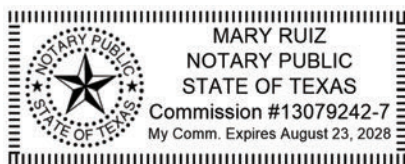
Signed by:

Daniel Mireles

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/12/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

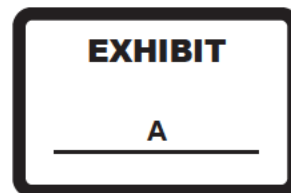
Mary Ruiz

Notary Public State of Texas

2026-10081



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



July 16, 2026

Dany Najm



Sugar Land, Texas 77479

Via CM/RRR No.9214 8901 9403 8334 1086 58

Via Email:



**TDI ENFORCEMENT CASE NO. 38918
NOTICE OF ALLEGATIONS AGAINST DANY NAJM**

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 Bonee, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Sarah.Bonee@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, 4051.051, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On March 2, 2026, Dany Najm (Najm) submitted a General Lines Property & Casualty application. On March 9, 2026, Najm submitted a General Lines Life, Accident, Health, and HMO application.
2. On March 17, 2026, TDI proposed to deny Najm's General Lines Property & Casualty application. On April 15, 2026, TDI proposed to deny Najm's General Lines Life, Accident, Health, and HMO application.
3. On April 17, 2026, Najm appealed those decisions and made a written request for hearing.

Licensing Examination Background

4. TDI has contracted with Pearson Vue, a corporation specializing in the administration of licensing and credentialing examinations, to administer TDI's written examinations for licensure. Pearson Vue administers these examinations at its own in-person testing sites or at contractually maintained third-party testing sites.
5. Pearson Vue gives all examinees written procedures describing conduct that is prohibited during the examination.
6. Pearson Vue's procedures specifically state that examinees are not allowed to bring personal items into the testing room; this includes cell phones.
7. Examinees must agree to follow Pearson Vue's examination procedures. If an individual is caught violating these procedures during the examination, Pearson Vue can cease the individual's examination and not allow them to complete it.

Licensing Exam History

8. Najm's licensing examination (exam) history is as follows:
- a. September 9, 2025: General Lines Life, Accident, Health, and HMO, failed with a score of 62.
 - b. November 1, 2025: General Lines Life, Accident, Health, and HMO, failed with a score of 60.
 - c. November 3, 2025: General Lines Life, Accident, Health, and HMO, failed with a score of 68.
 - d. November 6, 2025: General Lines Life, Accident, Health, and HMO, failed with a score of 69.
 - e. November 8, 2025: General Lines Life, Accident, Health, and HMO, failed with a score of 66.
 - f. November 11, 2025: General Lines Life, Accident, Health, and HMO, passed with a score of 78.
 - g. January 24, 2026: General Lines Property & Casualty, failed with a score of 47.
 - h. January 27, 2026: General Lines Property & Casualty, failed with a score of 27.
 - i. February 23, 2026: General Lines Property & Casualty, failed with a score of 64.
 - j. February 25, 2026: General Lines Property & Casualty, failed with a score of 66.
 - k. February 26, 2026: Adjuster Property & Casualty, failed with a score of 28.
 - l. February 28, 2026: General Lines Property & Casualty, passed with a score of 78.

Cheating During Licensing Examination

9. Najm's January 27, 2026, exam was stopped due to an exam administrator's belief that Najm had pulled his cell phone out during the exam. Najm was not allowed to complete the exam.
10. Pearson Vue subsequently reported this incident to TDI and provided TDI with video footage of Najm during the exam.
11. The video footage clearly depicts Najm with his cell phone laying on the desk in front of the testing computer. Najm can be seen looking at and scrolling through text contained on the cell phone during the exam. Najm can also be seen hurriedly putting the cell phone away before the exam administrator staff approaches his testing cubicle.
12. Najm provided TDI with a written explanation when asked about the cheating and he explained that it was an e-cigarette device ("vape") he had out, and not his cell phone.

Legal Allegations

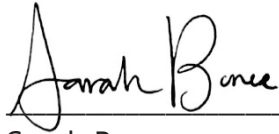
1. Najm committed acts for which a license may be denied, as contemplated by Tex. Ins. Code §§ 4005.101-4005.102.
2. Najm attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
3. Najm engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. 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,

A handwritten signature in black ink, reading "Sarah Bonee". The signature is written in a cursive style. Below the signature is a horizontal line.

Sarah Bonee

State Bar No. 2130300

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6334 (Direct)

(512) 490-1020 (Fax)

Sarah.Bonee@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, Sarah Bonee, certify that a true and correct copy of this *Notice of Allegations Against Dany Najm* was sent by the following methods on this 16th day of July, 2026 to:

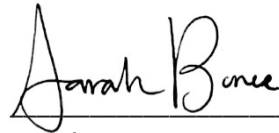
Dany Najm

[REDACTED]

Sugar Land, Texas 77479

Via CM/RRR No. 9214 8901 9403 8334 1086 58

Via Email: [REDACTED]

A handwritten signature in black ink that reads "Sarah Bonee". The signature is written in a cursive style with a large initial "S" and "B".

Sarah Bonee

2026-10081

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: 07/16/2026

Shipped From:

Name: ENF J GONZALES

Address: 1601 CONGRESS AVE

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

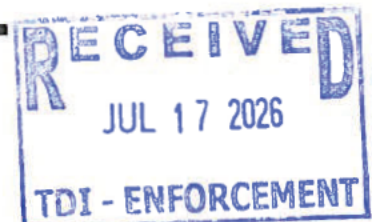
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0072 5174 74

Bonee/38918



2026-10081

1.	Addressee (Name, Street, City, State, & ZIP Code™)		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
	DANY NAJM SUGAR LAND, TEXAS 77479		0.78	5.55	Handling Charge - if Registered and over \$50,000 in value							2.91			
Total Number of Pieces Received at Post Office		Postmaster: Per (Name of receiving employee)													

