No. 2026-10179

Official Order
of the
Texas Commissioner of Insurance

Date: 10/06/2026

Subject Considered:

Natalie Yvette Lane
Houston, Texas

Default Order
TDI Enforcement File No. 37899

General remarks and official action taken:

The subject of this default order is whether a general lines license with a life, accident, health, and HMO license should be issued to Natalie Yvette Lane (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 4, 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 77002-8256. The department also sent the Notice of Allegations to Respondent's electronic mail address she 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, 4005.101, 4005.102, 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 §§ 1.1302, 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 Natalie Yvette Lane'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 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 Natalie Yvette Lane. I have confirmed that:

a. The last mailing address provided to the department in writing by Natalie Yvette Lane is [redacted], Houston, TX 77002-8256.

b. The file maintained by Enforcement contains a Notice of Allegations dated September 4, 2026, which was sent to Natalie Yvette Lane.

c. On September 4, 2026, the Notice of Allegations addressed to Natalie Yvette Lane 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."

Signed by:
Daniel Mireles
Affiant 5C00EC444...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 9/28/2026. This notarial act was an online notarization.

Notary Seal

MARY RUIZ
NOTARY PUBLIC
STATE OF TEXAS
Commission #13079242-7
My Comm. Expires August 23, 2028

Digital Certificate

Signed by:
Mary Ruiz
795DC4D59167489...
Notary Public State of Texas

2026-10179

TDI | Texas Department of Insurance

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

September 4, 2026

Natalie Yvette Lane
[redacted]
Houston, TX 77002-8256

Via CM/RRR No. 9214 8901 9403 8341 8900 72
Via First Class Mail
Via Email: [redacted]

TDI ENFORCEMENT CASE NO. 37899
NOTICE OF ALLEGATIONS AGAINST NATALIE YVETTE LANE

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

EXHIBIT
A

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 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure and Background

1. In December 2022, Natalie Yvette Lane (Lane), individual identification number 2665283, applied to TDI for an adjuster license with TDI. At that time, Lane had a history of criminal offenses consisting of: a 2003 deferred adjudication for tampering with a government record; a 2009 conviction for possession of marijuana; and a 2015 deferred adjudication for theft.

2. Despite her criminal history, TDI granted Lane an adjuster license on December 28, 2022.

3. On March 31, 2024, Lane's adjuster license expired due to her failure to renew.

4. On July 23, 2025, Lane applied for a general lines license with a life, accident, health, and HMO qualification to be issued by TDI.

5. On October 7, 2025, TDI proposed to deny Lane's new license application based on her recent criminal history. TDI did not consider her 2003 and 2015 offenses in making that decision to propose to deny.

6. Lane made a written request for a hearing to appeal TDI's proposed denial.

Criminal History

7. In December 2022, during a detention hearing for an alleged friend, Lane knowingly and willfully made materially false statements to the judge and made those false statements for the purpose of misleading the judge and inducing him to release the defendant pending trial.

8. Lane was indicted for the above conduct, and on March 19, 2024, Lane pleaded guilty to and was convicted of a federal felony offense of false statements in cause

no. 5:23-CR-00101-1, in the United States District Court, Western District of Louisiana, Shreveport Division.

9. The court sentenced Lane to one year probation and ordered her to pay a $1,000 fine and a $100 special assessment fee.

10. Lane completed her probation on March 13, 2025, approximately two months before the submission of her license application.

Legal Allegations

1. Lane committed acts for which a license may be denied under TEX. INS. CODE §§ 4005.101 and 4005.102 because she:

   a. has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5); and

   b. has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).

2. Lane committed a felony and has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(f) and (d).

3. Lane committed an offense that TDI considers to be of such serious nature that it is of prime importance in determining fitness for licensure or authorization, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e) and TEX. OCC. CODE §§ 53.021-53.023.

4. Lane committed an offense for which fraud, dishonesty, or deceit is an essential element as, contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(1).

5. Lane committed a felony involving moral turpitude or breach of fiduciary duty, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(3).

6. Lane committed an offense with the essential elements of a perjury or falsification offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(4)(N).

7. TDI guidelines and 28 TEX. ADMIN. CODE §§ 1.502(c)-(e), emphasize that TDI considers it very important that applicants be honest, trustworthy, and reliable;

   a. may refuse to issue an original license if TDI determines that the applicant has committed an offense that directly relates to the duties and responsibilities of the licensed occupation;

   b. considers any offense for which fraud, dishonesty, or deceit is an essential element to be of such a serious nature that it is of prime importance when determining fitness for licensure;

   c. considers a felony involving moral turpitude or breach of fiduciary duty to be of such a serious nature that it is of prime importance when determining fitness for licensure; and

   d. considers any perjury or falsification offense to be of such a serious nature that it is of prime importance when determining fitness for licensure.

8. Lane has been convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033 and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

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 TDI may be entitled to by law, including any combination of the above actions.

Respectfully,

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 Natalie Yvette Lane* was sent by the following methods on this 4th day of September, 2026 to:

Natalie Yvette Lane
[redacted]
Houston, TX 77002-8256

Via CM/RRR No. 9214 8901 9403 8341 8900 72
Via First Class Mail
Via Email: [redacted]

Sarah White

2026-10179

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
Mary Ruiz, September 4, 2026

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	Address (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
WHITE/37899		Natalie Yvette Lane [redacted] Houston, TX 77002-8256	.78												

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09/04/2026 ZIP 78701
043M32206395
US POSTAGE

EXHIBIT
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SEP 08 2026
TDI-ENFORCEMENT

CAPITOL STATION
SEP 2026
AUSTIN TX
78711

Handling Charge® Registered and
Adult Signature Require
Adult Signature Restricted Deli
Restricted Delivery
Return Receipt
Signature Confirmation
Signature Confirmation Restricted
Special Handlin

Total Number of Pieces Listed by Sender

Postmaster, Per (Name of receiving employee)
U Urbano

PS Form 3877, [illegible]

Completed in Ink

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

2026-10179

UNITED STATES POSTAL SERVICE®

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: 09/04/2026

Shipped From:

Name: ENF M RUIZ

Address: 1601 CONGRESS AVENUE

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 0073 9025 38

white/37899

RECEIVED
SEP 08 2026
TDI - ENFORCEMENT

EXHIBIT
C

UNITED STATES POSTAL SERVICE®

Firm Mailing Book For Accountable Mail

2026-10179

Name and Address of Sender

ENF M RUIZ
1601 CONGRESS AVENUE
STE 6900
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

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

USPS Tracking/Article Number	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
1. 9214 8901 9403 8341 8900 72 white/37899	NATALIE YVETTE LANE [redacted] HOUSTON, TX 77002-8256	0.78	5.65	Handling Charge - if Registered and over $50,000 in value				Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	2.91 Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

RECEIVED
SEP 03 2026
TDI - ENFORCEMENT

SEP 2026

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per *(Name of receiving employee)*
1	1	

Complete in Ink

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