

No. 2026-9725

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

Date: 01/09/2026

Subject Considered:

John David Kimble
Oxnard, CA 93035-2524

Road Dog Truck Insurance
[REDACTED]
Oxnard, CA 93035-2524

Default Order
TDI Enforcement File Nos. 34841 and 34842

General remarks and official action taken:

This is a default order taken against John David Kimble (Kimble) and Road Dog Truck Insurance (Road Dog), (collectively, Respondents), because they sold fraudulent insurance policies and engaged in the unauthorized business of insurance. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order revokes Kimble's license, orders Respondents to cease and desist from engaging in the unauthorized business of insurance, and orders Respondents to pay restitution to all victims described in the Notice of Allegations in this case.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On October 6, 2025, TDI sent a Notice of Allegations, attached as Exhibit A, to the Respondents.

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2. TDI sent the Notice of Allegations to Respondents' last known address provided in writing to the department, [REDACTED], Oxnard, California 93035-2524.
3. Respondents received and waived an opportunity for a hearing because Respondents failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. TDI'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 §§ 38.001, 82.051-82.055, 101.051, 101.102, 4001.002, 4001.101, 4001.102, 4001.105, 4005.101-4005.105, and 4101.051; 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 Respondents 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 Respondents' 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. Respondents 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.

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Order

It is ordered that any licenses held by John David Kimble are revoked. It is further ordered that John David Kimble and Road Dog Truck Insurance must cease and desist from engaging in the unauthorized business of insurance. It is further ordered that John David Kimble and Road Dog Truck Insurance must pay restitution, jointly and severally, to all victims described in the Notice of Allegations in this case.

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

Prepared and reviewed by:



Jacob Harry, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared Mary Ruiz, who, being by me duly sworn, deposed as follows:

"My name is Mary Ruiz 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 John David Kimble and Road Dog Truck Insurance. I have confirmed that:

- a. The last mailing address provided to the department in writing by John David Kimble and Road Dog Truck Insurance is [REDACTED], Oxnard, California 93035-2524.
- b. The file maintained by Enforcement contains a Notice of Allegations dated October 6, 2025, which was sent to John David Kimble and Road Dog Truck Insurance.
- c. On October 6, 2025, the Notice of Allegations against John David Kimble and Road Dog Truck Insurance was mailed first-class and certified, return receipt requested, to their last know 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:

Mary Ruiz

54C34526AAAD4EB...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/12/2025. This notarial act was an online notarization.

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Notary Seal



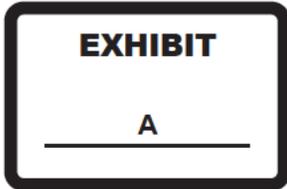
Digital Certificate

Signed by:
David Moreno
455E4109E15D4CD...
Notary Public State of Texas

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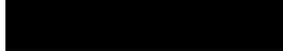


PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



October 6, 2025

John David Kimble



Oxnard, California 93035-2524

Via CM/RRR No. 9214 8901 9403 8336 6649 78

**TDI ENFORCEMENT CASE NOS. 34841 and 34842
NOTICE OF ALLEGATIONS AGAINST JOHN DAVID KIMBLE
AND ROAD DOG TRUCK INSURANCE**

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:

Jacob Harry, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Jacob.Harry@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; 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. John David Kimble (Kimble), individual identification no. 2510226, holds a non-resident general lines agent license with a property and casualty qualification, originally issued by TDI on February 15, 2022.
2. Kimble operates Road Dog Truck Insurance, organization identification no. 208492, which does not hold any license or authorization to conduct the business of insurance in Texas.
3. Kimble also operates another entity, Road Dog Commercial Consultants, LLC (RDCC), California Secretary of State business no. 202565612634. This company also does not hold any license or authorization to conduct the business of insurance in Texas.
4. Kimble is using these companies to sell insurance products to Texas residents.

Agent Misconduct

T.A.

5. On July 31, 2023, Kimble provided to T.A. a quote for a commercial liability policy with United States Liability Insurance Company (USLIC) as the carrier. Kimble supplied T.A. with a Certificate of Liability Insurance on September 6, 2023, reflecting an effective Commercial General Liability policy, with a starting date of September 6, 2023, and set to expire September 6, 2024. However, USLIC has no record of a policy for T.A.

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T.W.

8. On November 12, 2022, T.W. made an online payment of \$202.72 for a policy with Road Dog Truck Insurance. T.W. discovered the policy was fraudulent and attempted to contact Kimble, but he was unsuccessful.

C.S.

9. On September 8, 2023, C.S. submitted a payment to Kimble, through the Zelle payment platform, of \$1,992 for insurance premiums. On July 7, 2024, C.S.'s business suffered a loss due to Hurricane Beryl. On July 10, 2024, C.S. notified Kimble of the damage, and Kimble sent a contractor on August 7, 2024, to assess the damage and provide a quote. Following the damage assessment, C.S. was unable to reach Kimble and contacted the insurance company on the policy. However, the carrier told C.S. the policy numbers were invalid and that no policy existed.

M.S.

12. In February 2024, M.S. purchased commercial auto, general liability, and workers' compensation policies with Kimble. M.S. requested copies of the auto policies to get new quotes. M.S. received a policy from Pouch Insurance and subsequently contacted the company. M.S. was told the policy had started but no payment had been made. Following this discovery, M.S. contacted the carriers for the general liability and workers' compensation policies and was informed the policy numbers were fraudulent and that no policy existed. M.S. paid a total of \$10,371.48 to Kimble between February 12, 2024, and November 7, 2024, for insurance premiums.
14. M.S. and Kimble agreed that Kimble would make three \$5,000 payments via the Zelle payment platform to provide compensation for taking money from M.S. Kimble made one such payment and then stopped communicating with M.S.
15. On March 12, 2025, TDI's Consumer Protection Division issued a warning letter to Kimble for his failure to respond.

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16. On May 20, 2025, a hearing was held in a small claims court in Montgomery County, Texas. Kimble failed to appear, and the court awarded M.S. \$16,005 for his claims against Kimble.

D.T.

16. D.T. paid \$6,631.66 to Kimble and Road Dog Trucking Insurance for a 12-month policy. D.T. later received a letter stating that the premium had not been paid. On March 11, 2025, Kimble made a statement to TDI that the matter had been settled between his office and the insured. On March 27, 2025, Consumer Protection issued a warning letter to Kimble for failing to respond and explain how the issue was resolved.

H.O.

18. H.O. contracted with Kimble for a commercial general liability policy through Golden Bear Insurance Company (GBIC). H.O. made a deposit of \$12,195.30 and paid \$4,074.57 a month from May 1, 2024, to May 1, 2025, in insurance premiums. H.O. determined that the policy with GBIC was not active and that no policy existed. H.O. and her attorney reached out to Kimble trying to solve the issue, but he did not respond to them.

Legal Allegations

1. Respondents have engaged in fraudulent and dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(1).
2. Respondents have engaged in fraudulent and dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(4).
3. Respondents have engaged in fraudulent and dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Respondents failed to furnish TDI a certification showing any and all assumed names, in violation of 28 TEX. ADMIN. CODE § 19.902(a).

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5. Kimble engaged in the business of insurance individually, and with his companies, Road Dog Truck Insurance and Road Dog Commercial Consultants, LLC, without a valid insurance license, violating TEX. INS. CODE §§ 101.051, 101.102, and 4001.101.
6. Respondents violated TEX. INS. CODE § 38.001 by failing to respond to a TDI inquiry in writing not later than the 15th day after the date the inquiry was received.

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. an order mandating you and your agency's cease and desist from conducting the unauthorized business of insurance;
3. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
4. restitution to any victim under TEX. INS. CODE § 82.053; and
5. 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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Respectfully,



Jacob Harry
State Bar No. 24137475
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6361 (Direct)
(512) 490-1020 (Fax)
Jacob.Harry@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

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CERTIFICATE OF SERVICE

I, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against John David Kimble* was sent by the following methods on this 6th day of October 2025 to:

John David Kimble
[REDACTED]
Oxnard, California 93035-2524

Via CM/RRR No.: 9214 8901 9403 8336 6649 78
Via First Class Mail
Via Email:
[REDACTED]

Pro Se



Jacob Harry



Firm Mailing Book For Accountable Mail

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EXHIBIT

C

- 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.

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
0.74	5.30	Handling Charge - if Registered and over \$50,000 in value							2.82			
						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

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

JOHN DAVID KIMBLE
 [REDACTED]
 OXNARD, CALIFORNIA 93035-2524



Name and Address of Sender

ENF M RUIZ
 1601 CONGRESS AVENUE
 STE 6.900
 AUSTIN TX 78701

USPS Tracking/Article Number

1. 9214 8901 9403 8336 6649 78

HARRY/34841 AND 34842



Postmaster, Per (Name of receiving employee)

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/privacy

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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: 10/06/2025

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:
- Home screen > Mailing/Shipping > More
 - Select Shipment Confirm
 - Scan or enter the barcode/label number from PS Form 5630
 - Confirm the volume count message by selecting Yes or No
 - 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 0065 0649 78



HARRY/34841 AND 34842