

No. 2026-9735

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

Date: 01/13/2026

Subject Considered:

Ciesha Dshun Anderson
Mesquite, Texas

Default Order
TDI Enforcement File No. 30942

General remarks and official action taken:

This is a default order taken against Ciesha Dshun Anderson (Respondent) because she violated an insurance law; 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 November 19, 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], Mesquite, Texas 75150.
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.

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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, 4001.102, 4001.105, 4005.101-4005.105, 4005.107, 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 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 any licenses held by Ciesha Dshun Anderson 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:

FC5D7EDDFB4F8

Cassie Brown
Commissioner of Insurance

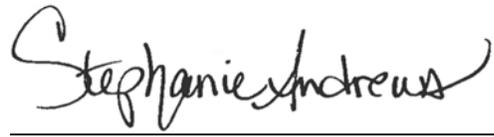
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Prepared and reviewed by:

A handwritten signature in black ink that reads "Stephanie Andrews". The signature is written in a cursive style with a large initial 'S' and a long horizontal flourish at the end.

Stephanie Andrews, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

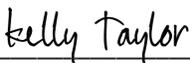
Before me, the undersigned authority, personally appeared Kelly Taylor, who, being by me duly sworn, deposed as follows:

"My name is Kelly Taylor 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 Ciesha Dshun Anderson. I have confirmed that:

- a. The last mailing address provided to the department in writing by Ciesha Dshun Anderson is [REDACTED], Mesquite, Texas 75150.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 19, 2025, which was sent to Ciesha Dshun Anderson.
- c. On November 19, 2025, the Notice of Allegations addressed to Ciesha Dshun Anderson was mailed certified, return receipt requested, to her last known address: [REDACTED], Mesquite, Texas 75150.

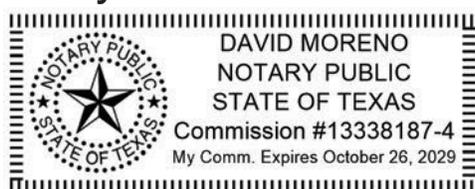
Copies of the certified mail log maintained by Enforcement is attached as Exhibit B."

Signed by:


 3BDB9AC1077D423...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/19/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

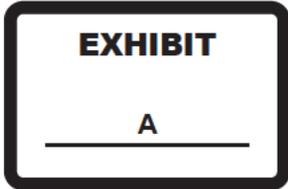
Signed by:


 455E4109E15D4CD...
 Notary Public State of Texas

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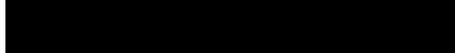


PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

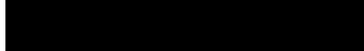


November 19, 2025

Ciesha Dshun Anderson



Mesquite, Texas 75150



Via CM/RRR No.
9214 8901 9403 8343 5513 77

**TDI ENFORCEMENT CASE NO. 30942
NOTICE OF ALLEGATIONS AGAINST CIESHA DSHUN ANDERSON**

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

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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, 4005.107, and 4101.051, and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. Ciesha Dshun Anderson (Anderson), individual identification number 1241038, holds an adjuster all lines license originally issued by the department on April 6, 2021.
2. Anderson's license expired on August 31, 2025. Anderson's misconduct and insurance code violations occurred while she held a license from the department.

Agent Misconduct

3. From approximately July 2, 2022, through October 12, 2022, Anderson fraudulently issued payments from Liberty Mutual Fire Insurance Company (Liberty Mutual) through the company's digital claims payment system, "Pay Your Way."
4. Anderson altered the customers' banking, address, and email information, and created six separate bank accounts in order to direct payments to herself and another individual.
5. Through 16 fraudulent claims payments, Anderson illegally obtained \$317,745.52 from Liberty Mutual.
6. Anderson would issue a valid payment on each claim, then a few days later, she altered the customers' address, date of birth, and email address. This allowed her to order a fraudulent digital payment directed to bank accounts owned by herself or her associate.
7. Anderson would alter the email address to give herself control over the authentication prompts in the Pay Your Way system. She altered the address and date of birth to match the information on the destination bank account to pass the bank's verification.

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8. If the claim payment was unsuccessful due to an incorrect piece of personally identifiable information, Anderson would cancel the payment, reset that specific piece of information, and issue a successful payment.
9. Anderson owes \$317,745.52 in restitution to Liberty Mutual for the fraudulent payments and has made no attempts to repay the money.

Legal Allegations

1. Anderson has committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Anderson has willfully violated an insurance law of this state under TEX. INS. CODE § 4005.101(b)(1).
3. Anderson has misappropriated, converted, or illegally withheld money belonging to an insurer in violation of TEX. INS. CODE § 4005.101(b)(4).
4. Anderson has engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5).
5. The department may institute a disciplinary proceeding against a former license holder for conduct committed before the expiration date of the license, as contemplated by TEX. INS. CODE § 4005.107.

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. restitution of \$317,745.52 to Liberty Mutual Fire Insurance Company under TEX. INS. CODE § 82.053;
3. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022; 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 Ciesha Dshun Anderson* was sent by the following methods on this 19th day of November, 2025 to:

Ciesha Dshun Anderson
[Redacted]
Mesquite, TX 75150
[Redacted]
Pro Se Respondent

Via CM/RRR No.:
9214 8901 9403 8343 5513 77

Via Email



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: 11/19/2025

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:

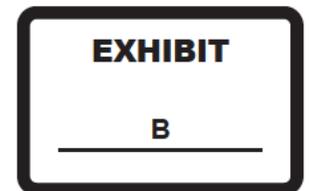
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0066 2170 90



Andrews/30942





Name and Address of Sender
 MC ENF D MORENO
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6 900
 AUSTIN TX 78701

USPS Tracking/Article Number
 1. 9214 8901 9403 8343 5513 77

Andrews/30942

- 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

Addressee (Name, Street, City, State, & ZIP Code™)
 GIESHA DSHUN ANDERSON
 [REDACTED]
 MESQUITE, TEXAS 75150

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
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



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Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1
 Postmaster, Per (Name of receiving employee):
 PS Form 3877, January 2017 (Page 1 of 1) Complete in Ink
 PSN 7530-02-000-9098 JobId: 6372650

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