

No. 2026-9910

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

**Date:** 05/05/2026

**Subject Considered:**

Elbert David Allen  
Abilene, Texas

Default Order  
TDI Enforcement File No. 36872

**General remarks and official action taken:**

The subject of this default order is whether a general lines agent license with a life, accident, and health qualification should be issued to Elbert David Allen (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 March 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] Abilene, Texas 79601. The department also sent the Notice of Allegations to Respondent's electronic mail addresses he last designated for receipt of official department communications: contact@getzco.agency and [REDACTED].

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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.
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, 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.

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## Order

It is ordered that Elbert David Allen'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:

*Morgan Brown*

\_\_\_\_\_  
Morgan Brown, Staff Attorney  
Enforcement

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## Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Jackie Gonzales 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 Elbert David Allen. I have confirmed that:

- a. The last mailing address provided to the department in writing by Elbert David Allen is [REDACTED], Abilene, Texas 79601.
- b. The file maintained by Enforcement contains a Notice of Allegations dated March 17, 2026, which was sent to Elbert David Allen.
- c. On March 17, 2026, the Notice of Allegations addressed to Elbert David Allen was mailed first-class and certified, return receipt requested, to his last known address and to his electronic mail addresses.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

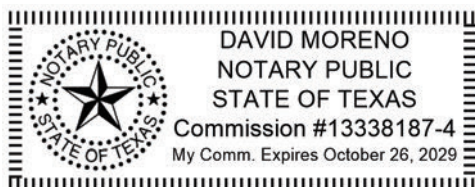
Signed by:

*Jackie Gonzales*

D629ABE97834435...  
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/14/2026. This notarial act was an online notarization.

### Notary Seal



### Digital Certificate

Signed by:

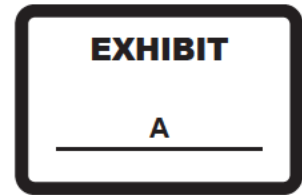
*David Moreno*

455E4109E15D4CD...  
Notary Public State of Texas

2026-9910



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



March 17, 2026

ELBERT DAVID ALLEN  
[REDACTED]  
ABILENE, TX 79601

Via CM/RRR No.9214 8901 9403 8362 0645 20  
Via First Class Mail

contact@getzco.agency;  
[REDACTED]

Via Email

**TDI ENFORCEMENT CASE NO. 36872  
NOTICE OF ALLEGATIONS AGAINST ELBERT DAVID ALLEN**

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:

Morgan Brown, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
morgan.brown@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 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.

## **Factual Allegations**

### License Application

1. On February 20, 2025, Elbert David Allen (Allen), individual identification no. 3081516, submitted an application to TDI for a general lines agent license with a life, accident, and health qualification.
2. On April 2, 2025, the department proposed to deny Allen's application based on his criminal history. Allen appealed that decision and made a written request for hearing.

### Criminal History

3. On September 15, 2023, Allen pled guilty to the felony offense of Unlawful Restraint: Expose to Serious Bodily Injury in case number 1715276 in the 213th District Court of Tarrant County, Texas. He was sentenced to deferred adjudication for five years.
4. Allen is currently on deferred adjudication probation until approximately September of 2028.

### Misrepresentation on License Application

5. In Allen's original application for a general lines agent license with a life, accident, and health qualification, he 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?

## Legal Allegations

1. Allen committed acts for which a license may be denied under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Allen made a material misstatement in a license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
3. Allen attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).
4. Pursuant to TEX. OCC. CODE § 53.021(d), the commissioner may consider Allen to have been convicted of an offense for which he received deferred adjudication, if after consideration of the factors in TEX. OCC. CODE § 53.022 and 53.023(a), the commissioner determines that:
  - a. Allen has not completed his period of supervision; and
  - b. Allen may pose a continue threat to public safety; or
  - c. Allen's employment in the business of insurance would give him the opportunity to repeat the prohibited conduct.
5. Allen committed an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(d)(1) and 1.502(f)(4)(C) and TEX. OCC. CODE §§ 53.021-53.023.
6. Allen committed an offense that the department considers to be of such serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(C) and TEX. OCC. CODE §§ 53.021-53.023.
7. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize that TDI:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;

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- b. may refuse to issue an original license if the department determines that the applicant has committed an offense that directly relates to the duties and responsibilities of the licensed occupation; and
- c. considers the offense of Unlawful Restraint: Expose to Serious Bodily Injury to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(f)(4)(C).

## 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.

Respectfully,



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Morgan Brown  
State Bar No. 24149233  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6355 (Direct)  
(512) 490-1020 (Fax)  
morgan.brown@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, Morgan Brown, certify that a true and correct copy of this *Notice of Allegations Against Elbert David Allen* was sent by the following methods on this 17th day of March, 2026 to:

Elbert David Allen

[REDACTED]  
ABILENE, TX 79601

*Respondent Pro Se*

*Via CM/RRR No.9214 8901 9403 8362 0645 20*

*Via First Class Mail*

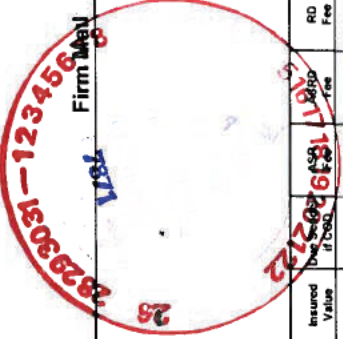
*Via Email: contact@getzco.agency;*

[REDACTED]



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Morgan Brown



Affix Stamp Here  
(if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt

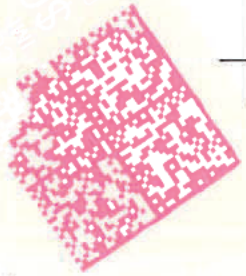
- Check type of mail or service
- Adult Signature Required
  - Adult Signature Restricted Delivery
  - Certified Mail
  - Certified Mail Restricted Delivery
  - Collect on Delivery (COD)
  - Insured Mail
  - Priority Mail
  - First-Class Mail
  - Priority Mail Express
  - Registered Mail
  - Return Receipt for Merchandise
  - Signature Confirmation
  - Signature Confirmation Restricted Delivery

Address (Name, Street, City, State, & Zip Code)  
**ELBERT DAVID ALLEN**  
 [REDACTED]  
 ABILENE, TX 79601

USPS Tracking/Article Number  
**Morgan/36872**

Postage  
 \$1.44

SH Fee	SCBD Fee	SC Fee	RR Fee	RD Fee	ADP Fee	Insured Value	Actual Value if Registered	Handling Charge	(Extra Services) Fee	Adult Signature Req	Adult Signature Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling
								value							



Postmaster, Per (Name of receiving employee)

Total Number of Pieces Received at Post Office

Total Number of Pieces Listed by Sender

Index Book For Acc

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

- Check type of mail or service
- Adult Signature Required
  - Priority Mail Express
  - Adult Signature Restricted Delivery
  - Registered Mail
  - Certified Mail
  - Return Receipt for Merchandise
  - Certified Mail Restricted Delivery
  - Signature Confirmation
  - Collect on Delivery (COD)
  - Signature Confirmation Restricted Delivery
  - Insured Mail
  - Priority Mail

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

ELBERT DAVID ALLEN  
[REDACTED]  
 ABILENE, TX 79601



Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASH Fee	ASR Fee	BR Fee	SC Fee	SCRD Fee	SH Fee
1.03	5.30	Handling Charge - if Registered and over \$50,000 in value						2.82		Signature Confirmation Restricted Delivery	Special Handling
									Adult Signature Required	Adult Signature Restricted Delivery	Return Receipt
										Signature Confirmation	Signature Confirmation Restricted Delivery

Postmaster-Per (Name of receiving employee)

Total Number of Pieces Received at Post Office

2026-9910



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: 03/17/2026

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:

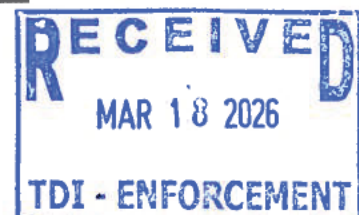
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0069 1139 93



Morgan/36872