


No. 2021-6649

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

**Date:** 01/13/2021

**Subject Considered:**

Roman Galvan

  
Houston, Texas 77041-8612

Default Order  
SOAH Docket No. 454-21-0430  
TDI Enforcement File No. 18708

**General remarks and official action taken:**

This is a default order taken against Roman Galvan (Respondent) because he engaged in the unauthorized business of insurance, misappropriated insurance premiums, engaged in fraudulent and dishonest acts, and failed to respond to official department inquiries. Respondent did not respond to a Notice of Hearing filed 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 Hearing

1. On October 16, 2020, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

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3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], Houston, Texas 77041-8612. The Notice of Hearing and Original Petition were also sent to two additional addresses associated with Respondent: [REDACTED], Cypress, Texas 77433-2543 and [REDACTED], Houston, Texas 77070-4730.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

### Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 4001.002, 4001.101, 4005.102, and 4051.101, and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

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## Order

It is ordered that any licenses held by Roman Galvan are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

DocuSigned by:

*Doug Slape*

By:

C77A87C8C21B435...

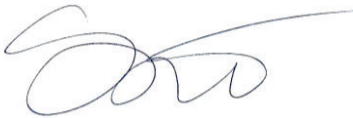
Doug Slape

Chief Deputy Commissioner

TEX. GOV'T CODE § 601.002

Commissioner's Order No. 2018-5528

Prepared and reviewed by:



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Stephanie Daniels, Staff Attorney  
Enforcement Division

# 2021-6649

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## Affidavit

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

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

"My name is David Moreno 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 Roman Galvan. I have confirmed that:

- a. The last mailing address provided to the department in writing by Roman Galvan is [REDACTED], Houston, Texas 77041-8612.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated October, 16, 2020, which were filed with the State Office of Administrative Hearings.
- c. On October 16, 2020, the Notice of Hearing and Original Petition addressed to Roman Galvan were mailed certified, return receipt requested, to his last known address and two additional addresses: [REDACTED], Cypress, Texas 77433-2543 and [REDACTED], Houston, Texas 77070-4730.

A copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C."

DocuSigned by:

*David Moreno*

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\_\_\_\_\_  
Affiant

# 2021-6649

Commissioner's Order

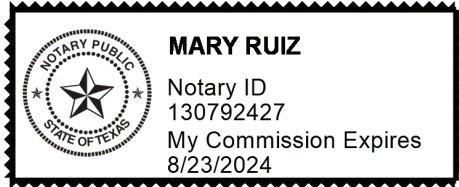
Roman Galvan

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/9/2020. This notarial act was an online notarization.

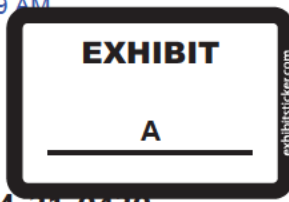
## Notary Seal



## Digital Certificate

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

ACCEPTED **2021-6649**  
454-21-0430  
10/16/2020 11:15 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Donnie Roland, CLERK



FILED  
454-21-0430  
10/16/2020 10:59 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Donnie Roland, CLERK

**SOAH DOCKET NO. 454-21-0430  
TDI ENFORCEMENT FILE NO. 18708**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**ROMAN GALVAN,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**

**NOTICE OF HEARING**

The Texas Department of Insurance seeks to take disciplinary action against Roman Galvan. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, January 12, 2021 at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

**Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at [www.soah.texas.gov](http://www.soah.texas.gov), or in printed format upon request to SOAH.**

**YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**

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Notice of Hearing

Roman Galvan

SOAH Docket No. 454-21-0430

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**IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

**IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION, IS GRANTED BY DEFAULT.**

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division  
State Office of Administrative Hearings  
300 West 15th Street, Room 504  
P.O. Box 13025  
Austin, Texas 78711-3025  
(512) 322-2061 (Fax);
- (2) Chief Clerk  
Texas Department of Insurance  
P.O. Box 149104, MC112-2A  
Austin, Texas 78714-9104  
(512) 490-1064 (Fax)  
chiefclerk@tdi.texas.gov; and
- (3) Stephanie Daniels, Staff Attorney  
Texas Department of Insurance  
Enforcement Division, MC110-1A  
P.O. Box 149104

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Notice of Hearing

Roman Galvan

SOAH Docket No. 454-21-0430

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Austin, Texas 78714-9104  
(512) 490-1020 (Fax)  
Stephanie.Daniels@tdi.texas.gov

### Receiving Documents

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, [www.soah.texas.gov](http://www.soah.texas.gov), click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

### Important Security Notice

**ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.**

If you have any questions, please contact me at the address or telephone number shown below.



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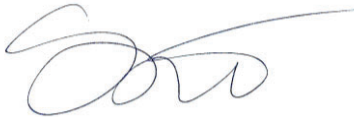
Notice of Hearing

Roman Galvan

SOAH Docket No. 454-21-0430

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Respectfully Submitted,



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Stephanie Daniels  
State Bar No. 24107343  
Texas Department of Insurance  
Enforcement Division, MC110-1A  
P.O. Box 149104  
Austin, Texas 78714-9104  
(512) 676-6334 (Direct)  
(512) 490-1020 (Fax)  
Stephanie.Daniels@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A  
Ginger Loeffler, Litigation Director, Enforcement Division, MC-110-1A  
Administrative Review, MC107-1A

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Notice of Hearing

Roman Galvan

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## CERTIFICATE OF SERVICE

I, Stephanie Daniels, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested, on this 16th day of October, 2020 to:

Roman Galvan

[REDACTED]  
Houston, TX 77041-8612

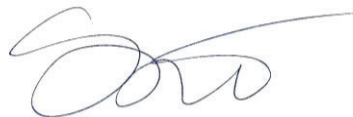
Via CM/RRR No.: 9214 8901 9403 8323 1410 31

[REDACTED]  
Cypress, TX 77433-2543

Via CM/RRR No.: 9214 8901 9403 8323 1412 84

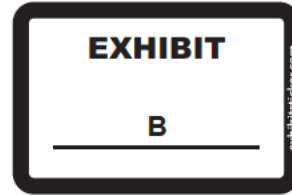
[REDACTED]  
Houston, TX 77070-4730  
*Respondent Pro Se*

Via CM/RRR No.: 9214 8901 9403 8323 1420 21



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Stephanie Daniels



**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NO. 18708**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**ROMAN GALVAN,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Roman Galvan. In support of this petition, the department makes the following allegations upon information and belief:

**Jurisdiction**

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, 4001.002, 4001.101, 4005.101, 4005.102, and 4051.101, and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

Licensure and Background

1. Roman Galvan (Galvan), individual identification no. 1942531, holds a limited lines agent license, originally issued by Texas Department of Insurance on October 3, 2018.

Unauthorized Business of Insurance

2. In March of 2017, over one and a half years before he was issued an insurance license by the department, Galvan represented himself as a licensed insurance agent to complainant M.F. when she requested an automobile insurance policy.

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3. On October 10, 2017, one year prior to his licensure, Galvan represented himself as a licensed insurance agent during an interview with a third-party investigator regarding the policy sold to M.F.

### Fictitious Policies and Insurance Documents

4. On March 10, 2017, Galvan sold M.F. a fictitious automobile insurance policy for \$100 and provided M.F. a fictitious identification card.
5. On April 10, 2017, M.F.'s husband was involved in an automobile accident with a Nationwide policyholder. Insurance information was exchanged at the scene of the accident. A few days later, Nationwide called M.F. and explained she did not hold a valid insurance policy. The damage to Nationwide's insured was covered by uninsured/underinsured motorist coverage for a total of \$20,532. M.F.'s vehicle sustained heavy damage which necessitated the purchase of a new vehicle.
6. During the October 10, 2017, interview with the investigator, Galvan stated he did not sell M.F. an insurance policy, but rather "proof of insurance" to use for "court purposes." Galvan admitted to the investigator that he used the information from a previous insured's expired policy and changed it to M.F.'s information.
7. The investigator asked Galvan how many times he sold this type of "proof of insurance" and Galvan stated it was less than 10 times. Galvan admitted he knew what he did was wrong.

### Failure to Respond to Department Inquiry

8. During the department's investigation, the department sent four inquiries pursuant to TEX. INS. CODE § 38.001 to Galvan. On June 12, 2019, inquiries were sent to the email address, home address, and business address on file with the department. On July 2, 2019, an additional inquiry was sent to an address discovered during the department's investigation. Galvan failed to respond to all four inquiries.

### **Legal Allegations**

1. Galvan held himself out as a licensed insurance agent prior to his licensure by the department, in violation of TEX. INS. CODE §§ 101.102, 4001.101 and 4051.101.

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2. Galvan committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
3. Galvan willfully violated an insurance law of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).
4. Galvan misappropriated, converted to his own use, or illegally withheld money belonging to an insurer or an insured, pursuant to TEX. INS. CODE § 4005.101(b)(4).
5. Galvan engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
6. Galvan failed to respond to official inquiries sent by the department, in violation of TEX. INS. CODE § 38.001(c).

### Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking Galvan's license;
2. directing Galvan to pay an administrative penalty under TEX. INS. CODE §§ 84.021-84.022;
3. directing Galvan to make restitution to victims(s) under TEX. INS. CODE § 82.053; and
4. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



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Stephanie Daniels  
State Bar No. 24107343  
Texas Department of Insurance  
Enforcement Division, MC110-1A

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Original Petition

Roman Galvan

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P.O. Box 149104

Austin, Texas 78714-9104

(512) 676-6334 (Direct)

(512) 490-1020 (Fax)

Stephanie.Daniels@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

2021-6649

EXHIBIT

C

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: 10/16/2020  
Shipped From:  
Name: MC 110-1A M RUIZ  
Address: 333 GUADALIFE ST  
City: AUSTIN  
State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	3
Total	3

\*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 0024 7638 29



S. Daniels/ 18708



Firm Mailing Book For Accountable Mail

2021-6649

Name and Address of Sender

MC 110-1A M RUIZ
Texas Department of Insurance
333 Guadalupe St
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

USPS Tracking/Article Number

1. 9214 8901 9403 8323 1410 31

S. Daniels/ 18708

2. 9214 8901 9403 8323 1412 84

3. 9214 8901 9403 8323 1420 21

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

ROMAN GALVAN
HOUSTON, TX 77041-8612

ROMAN GALVAN
CYPRESS, TX 77433-2543

ROMAN GALVAN
HOUSTON, TX 77070-4730

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

Table with columns: Postage, (Extra Service) Fee, Handling Charge, Actual Value if Registered, Insured Value, Due Sender if COD, ASR Fee, ASD Fee, RD Fee, RR Fee, SC Fee, SCRD Fee, SH Fee. Includes rows for postage and handling charges.



Postmaster, Per (Name of receiving employee)

Handwritten signature

Complete in Ink

Total Number of Pieces Listed by Sender: 3

PS Form 3877, January 2017 (Page 1 of 1)

JobId: 2323667

PSN 7530-02-000-9098

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