

No. **2021-7085**

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

Date: 11/18/2021

Subject Considered:

Ranses Javier Antonio Quinones Rivera

[REDACTED]
Coppell, Texas 75019

Default Order
SOAH Docket No. 454-22-0339
TDI Enforcement File No. 24684

General remarks and official action taken:

This is a default order taken against Ranses Javier Antonio Quinones Rivera (Respondent) because he engaged in fraudulent conduct and misappropriated money. 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 5, 2021, the Texas Department of Insurance 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.
3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED],

2021-7085

Commissioner's Order

Ranses Javier Antonio Quinones Rivera

SOAH Docket No. 454-22-0339

Page 2 of 5

██████████ Coppell, Texas 75019. The Notice of Hearing and Original Petition were also sent to an additional address associated with Respondent: ██████████
██████████ Houston, Texas 77079.

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 under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101-4005.105, and 4054.051; and TEX. GOV'T CODE §§ 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, 1.88, and 1.89.
3. The department provided proper notice of the hearing under 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 under 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 under 28 TEX. ADMIN. CODE § 1.89.

Order

It is ordered that any licenses held by Ranses Javier Antonio Quinones Rivera 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.

DocuSigned by:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

2021-7085

Commissioner's Order

Ranses Javier Antonio Quinones Rivera

SOAH Docket No. 454-22-0339

Page 3 of 5

Prepared and reviewed by:



Casey Seeboth, Staff Attorney
Enforcement Division

2021-7085

Commissioner's Order
Ranses Javier Antonio Quinones Rivera
SOAH Docket No. 454-22-0339
Page 4 of 5

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 Ranses Javier Antonio Quinones Rivera. I have confirmed that:

- a. The last mailing address provided to the department in writing by Ranses Javier Antonio Quinones Rivera is [REDACTED] Coppell, Texas 75019.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated October 5, 2021, which were filed with the State Office of Administrative Hearings.
- c. On October 5, 2021, the Notice of Hearing and Original Petition addressed to Ranses Javier Antonio Quinones Rivera were mailed certified, return receipt requested, to his last known address and an additional address: [REDACTED] [REDACTED] Houston, Texas 77079.

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

DocuSigned by:
David Moreno
031ABDE0F54A477...

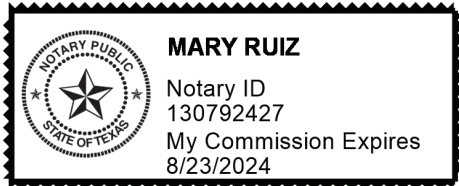
Affiant

2021-7085

Commissioner's Order
Ranses Javier Antonio Quinones Rivera
SOAH Docket No. 454-22-0339
Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 11/5/2021. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...

Notary Public State of Texas

2021-7085

FILED
454-22-0339
10/5/2021 8:17 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ACCEPTED
454-22-0339
10/05/2021 8:28 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

**SOAH DOCKET NO. 454-22-0339
TDI ENFORCEMENT FILE NO. 24684**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**RANSES JAVIER ANTONIO QUINONES
RIVERA,**

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance seeks to take disciplinary action against you. 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, December 14, 2021, at 9:00 a.m.** The hearing will take place by telephone at the direction of the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under 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 who 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, 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 UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89

EXHIBIT
A

2021-7085

Notice of Hearing

Ranses Javier Antonio Quinones Rivera

SOAH Docket No. 454-22-0339

Page 2 of 4

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, 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, 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 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (fax)
chiefclerk@tdi.texas.gov; and
- (3) Casey Seeboth, Staff Attorney
Texas Department of Insurance
Enforcement Division, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (fax)
Casey.Seeboth@tdi.texas.gov

2021-7085

Notice of Hearing

Ranses Javier Antonio Quinones Rivera

SOAH Docket No. 454-22-0339

Page 3 of 4

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. You may file documents with SOAH by mail, fax, or electronically. To file electronically, you must use eFileTexas. Instructions on using eFileTexas are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

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.

Respectfully Submitted,

/s/ Casey Seeboth

Casey Seeboth

State Bar No. 24070584

Texas Department of Insurance

Enforcement Division, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6337 (direct)

(512) 490-1020 (fax)

Casey.Seeboth@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

2021-7085

Notice of Hearing

Ranses Javier Antonio Quinones Rivera

SOAH Docket No. 454-22-0339

Page 4 of 4

TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC ENF
Whitney Fraser, Litigation Director, Enforcement Division, MC ENF
Administrative Review, MC CO-AAL

CERTIFICATE OF SERVICE

I, Casey Seeboth, 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 October 5, 2021 to:

Ranses Javier Antonio Quinones Rivera

[REDACTED]

Coppell, Texas 75019

via CM/RRR No.:

9214 8901 9403 8352 3762 75

Ranses Javier Antonio Quinones Rivera

[REDACTED]

Houston, Texas 77079

via CM/RRR No.:

9214 8901 9403 8352 3763 50

/s/ Casey Seeboth

Casey Seeboth

2021-7085

FILED
454-22-0339
10/4/2021 11:11 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ACCEPTED
454-22-0339
10/4/2021 3:01:44 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

SOAH DOCKET NO. 454-22- 0339
TDI ENFORCEMENT FILE NO. 24684

TEXAS DEPARTMENT OF INSURANCE,

BEFORE THE STATE OFFICE

Petitioner

v.

OF

**RANSES JAVIER ANTONIO QUINONES
RIVERA,**

ADMINISTRATIVE HEARINGS

Respondent

ORIGINAL PETITION

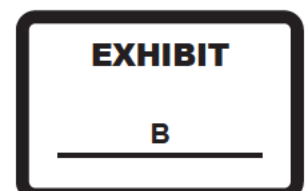
The Texas Department of Insurance seeks to take disciplinary action against Ranses Javier Antonio Quinones Rivera (Quinones Rivera). In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, and 4054.051, and TEX. GOV'T CODE §§ 2001.051–2001.178.

Factual Allegations

1. Quinones Rivera holds a general lines agent license issued by TDI.
2. Quinones Rivera had an agent appointment with Combined Insurance Company of America (Combined). The appointment contract provided payment of commission to Quinones Rivera upon delivering completed insurance applications to Combined.
3. The insurance application form Combined allowed Quinones Rivera to use includes space for the applicant's bank account information to authorize electronic debit of premium payments specified in the application. The application also includes space for the applicant's address and telephone numbers.



2021-7085

Original Petition

Ranses Javier Antonio Quinones Rivera

Page 2 of 2

4. About February 2020, Quinones Rivera delivered applications for more than one applicant whose bank account information was declined by the bank as being an invalid, nonexistent account. Combined attempted to contact the applicants, but the mail was returned as undeliverable and telephone numbers were invalid. Quinones Rivera apparently fabricated the information on these applications.
5. Soon after delivering these applications, Quinones Rivera resigned from Combined without returning commission payments Combined had given Quinones Rivera for the applications.

Legal Allegations

1. Quinones Rivera has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
2. Quinones Rivera has misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, as contemplated by TEX. INS. CODE § 4005.101(b)(4).

Relief Sought

If these allegations are proved, the Commissioner of Insurance is authorized to revoke the general lines agent license issued to Ranses Javier Antonio Quinones Rivera per TEX. INS. CODE §§ 82.051 and 4005.101; additionally, the Commissioner is authorized to impose other disciplinary measures per TEX. INS. CODE §§ 82.052–82.055.

Respectfully Submitted,

/s/ Casey Seeboth

Casey Seeboth

State Bar No. 24070584

Texas Department of Insurance

Enforcement Division, MC ENF

P.O. Box 12030

Austin, Texas 78711-0230

(512) 676-6337 (direct)

(512) 490-1020 (fax)

Casey.Seeboth@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

2021-7085



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: 10/05/2021

Shipped From:

Name: MC 110-1A M RUIZ

Address: 333 GUADALUPE 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	2
Total	2

*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 0032 1066 70

EXHIBIT

C

SEEBOTH/24684



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC 110-1A M RUIZ
TEXAS DEPARTMENT OF INSURANCE
333 GUADALUPE ST
AUSTIN TX 78701

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

2021-7085

- 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 8352 3762 75

SEEBOTH/24684

2. 9214 8901 9403 8352 3763 50

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

RANSES JAVIER ANTONIO QUINONES RIVERA
COPPELL, TEXAS 75019

RANSES JAVIER ANTONIO QUINONES RIVERA
HOUSTON, TEXAS 77079

Postage

0.73

0.73

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

RD Fee

RR Fee

SC Fee

SCRD Fee

Special Handling Fee

1.85

1.85

3.75

3.75

Handling Charge

0.00

0.00

(Extra Service) Fee

3.75

3.75

0.73

0.73

Postmaster, Per (Name of receiving employee)








Total Number of Pieces Listed by Sender: 2

Total Number of Pieces Received at Post Office: 2

2021-7085

Tracking #: 9214890194038352376350

Recipient: RANSES JAVIER ANTONIO QUINONES RIVERA
[REDACTED]
HOUSTON, TEXAS 77079

Date & Time	Event Type	Event	Event Location
10/05/2021 08:11		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN,TX, 78701
10/07/2021 09:33		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON TX DISTRIBUTION C, 77315
10/08/2021 01:56		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON TX DISTRIBUTION C, 77315
10/12/2021 08:35		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON TX DISTRIBUTION C, 77315
10/13/2021 02:54		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON TX DISTRIBUTION C, 77315
10/13/2021 21:36		DELIVERED TO AGENT FOR FINAL DELIVERY	HOUSTON,TX, 77063
10/18/2021 11:32		Delivered (system added)	

2021-7085

Tracking #: 9214890194038352376275

Recipient: RANSES JAVIER ANTONIO QUINONES RIVERA
[REDACTED]
COPPELL, TEXAS 75019

Date & Time	Event Type	Event	Event Location
10/05/2021 08:11		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN, TX, 78701
10/07/2021 11:30		PROCESSED THROUGH USPS FACILITY	COPPELL TX DISTRIBUTION CENTER, 75099
10/08/2021 11:06		DELIVERED FRONT DESK/RECEPTION/MAIL ROOM	COPPELL, TX, 75019