

No. 2023-8302

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

**Date:** 10/26/2023

**Subject Considered:**

Victor Alexander Ramirez

[REDACTED],  
TX 75006-5224

Default Order  
SOAH Docket No. 454-24-01362.C  
TDI Enforcement File No. 30828

**General remarks and official action taken:**

This is a default order taken against Victor Alexander Ramirez (Respondent) because he committed a felony offense. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance (TDI). 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 September 22, 2023, TDI 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. TDI's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. TDI sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], Carrollton,

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Commissioner's Order

Victor Alexander Ramirez

SOAH Docket No. 454-24-01362.C

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TX 75006-5224. The Notice of Hearing and Original Petition were also sent by electronic mail.

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

5. 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 4051.051; TEX. OCC. CODE §§ 53.021-53.023; TEX. GOV'T CODE §§ 2001.051-2001.178; and 28 TEX. ADMIN. CODE § 1.502.
6. 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.
7. TDI 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.
8. Based on Respondent's failure to file a written response to the Notice of Hearing, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
9. TDI'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.

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Commissioner's Order


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## Order

It is ordered that any licenses held by Victor Alexander Ramirez 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

Prepared and reviewed by:

*/s/ Jeannie Ricketts*

\_\_\_\_\_  
Jeannie Ricketts, Staff Attorney  
Enforcement

# 2023-8302

Commissioner's Order  
Victor Alexander Ramirez  
SOAH Docket No. 454-24-01362.C  
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## Affidavit

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

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

"My name is Roxanne Rodriguez 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 Victor Alexander Ramirez. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Victor Alexander Ramirez is [REDACTED], Carrollton, TX 75006-5224.
- b. The file maintained by Enforcement contains a Notice of Hearing and Original Petition dated September 22, 2023, which were filed with the State Office of Administrative Hearings.
- c. On September 22, 2023, the Notice of Hearing and Original Petition addressed to Victor Alexander Ramirez were mailed certified, return receipt requested, to his last known address.

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

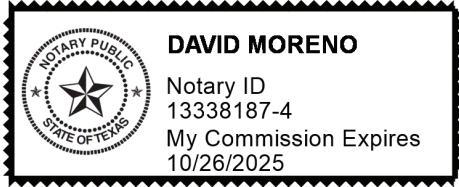
DocuSigned by:  
*Roxanne Rodriguez* \_\_\_\_\_  
6447F9267F6A41B...  
Affiant

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Commissioner's Order  
Victor Alexander Ramirez  
SOAH Docket No. 454-24-01362.C  
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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 10/19/2023. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

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

FILED **2023-8302**  
454-24-01362  
9/22/2023 8:34 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Amy Tippie , CLERK

ACCEPTED  
454-24-01362  
9/22/2023 8:36:32 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Amy Tippie , CLERK

**SOAH DOCKET NO. 454-24-01362.C**  
**TDI ENFORCEMENT FILE NO. 30828**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**VICTOR ALEXANDER RAMIREZ,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

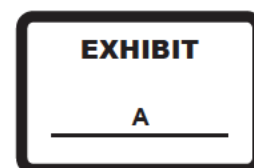
The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by TDI.

A public hearing will be held before an Administrative Law Judge on **Tuesday, December 12, 2023, 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 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 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 UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**



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Notice of Hearing

Victor Alexander Ramirez

SOAH Docket No. 454-24-01362.C

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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) *(by mail, fax, or electronically)*  
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);  
[www.soah.texas.gov](http://www.soah.texas.gov)
- (2) *(by mail, fax, or email)*  
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](mailto:chiefclerk@tdi.texas.gov); and
- (3) *(by mail, fax, or email)*  
Jeannie Ricketts, Staff Attorney

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Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
jeannie.ricketts@tdi.texas.gov

### **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](http://www.soah.texas.gov).

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents or exhibits with SOAH. Instructions on how to file documents and exhibits 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.**



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Notice of Hearing

Victor Alexander Ramirez

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

Respectfully Submitted,

*/s/ Jeannie Ricketts*

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Jeannie Ricketts  
State Bar No. 24041774  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6336 (Direct)  
(512) 490-1020 (Fax)  
jeannie.ricketts@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

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

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Notice of Hearing

Victor Alexander Ramirez

SOAH Docket No. 454-24-01362.C

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## CERTIFICATE OF SERVICE

I, Jeannie Ricketts, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by regular, first-class mail and by certified mail, return receipt requested, on this 22nd day of September, 2023 to:

Victor Alexander Ramirez

[REDACTED]

Carrollton, TX 75006-5224

*Respondent Pro Se*

*Via CM/RRR No.:*

9214890194038331 201963

[REDACTED]

*Via Email*

*/s/ Jeannie Ricketts*

---

Jeannie Ricketts

**2023-8302**

SOAH Docket No. 454-24-01362

ACCEPTED  
454-24-01362  
9/18/2023 1:58:42 pm  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
April Bermea , CLERK

FILED  
454-24-01362  
9/18/2023 12:32 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
April Bermea , CLERK

**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NO. 30828**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**VICTOR ALEXANDER RAMIREZ,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**ORIGINAL PETITION**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against Victor Alexander Ramirez (Ramirez). In support of this petition, TDI makes the following allegations upon information and belief:

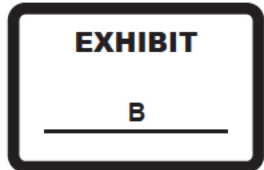
**Jurisdiction**

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 84.021-84.022, 4001.002, 4005.101, 4005.102, and 4051.051; and TEX. GOV'T CODE §§ 2001.051-2001.178; TEX. OCC. CODE §§ 53.021-53.023; and 28 TEX. ADMIN. CODE § 1.502.

**Factual Allegations**

License Information:

1. On or about June 14, 2017, Ramirez applied for a general lines property and casualty license. He did not disclose a criminal history.
2. On June 28, 2017, TDI issued Ramirez license (no. 2200346), effective until August 31, 2023.



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Original Petition

Victor Alexander Ramirez

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## Criminal History:

3. On or about June 15, 2020, a Dallas County grand jury indicted Ramirez for Third Degree Felony Possession with Intent to Promote Child Pornography, which he committed on or about October 27, 2018.
4. On or about February 9, 2022, in case no. F1912333J, in Criminal District Court No. 3 Dallas County, Texas, Ramirez pleaded guilty to the reduced charge of State Jail Felony Attempted Possession of Child Pornography under TEX. PEN. CODE § 43.26.
5. On the same day, the court sentenced Ramirez to five years deferred adjudication (probation) and ordered him to pay \$270 in court costs. It also ordered him to complete sex offender treatment, sex offender registration (within 7 days), 240 hours of community service, and safe neighborhood training.
6. Ramirez's probation fees include: \$60 per month for supervision (plus \$2 per transaction), \$5 per month to the Sex Offender Fund, \$50 to Dallas Area Crime Stoppers, and \$55 to an approved Community Service Project. His other conditions of probation include restrictions and monitoring of his internet use and avoiding premises and programs of children younger than 17.
7. On or about February 17, 2022, TDI requested Ramirez provide copies of his court records. He complied with TDI's request.
8. Ramirez is registered as a sex offender on the state and federal registries. His conditions of supervision require him to remain on the registry for the duration of his probation and for 10 years hence, until February 9, 2038.

## **Legal Allegations**

1. Ramirez may be considered to have been convicted of a felony offense that directly relates to the duties and responsibilities of the licensed occupation under TEX. OCC. CODE § 53.021(a)(1) and 28 TEX. ADMIN. CODE § 1.502(d).
2. Ramirez may be considered to have been convicted of a felony offense listed offense in TEX. CODE OF CRIM. PROC. Art. 42A.054, as contemplated under TEX. OCC. CODE § 53.021(a)(2).

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Original Petition

Victor Alexander Ramirez

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3. Under TEX. OCC. CODE § 53.021(d), TDI may consider Ramirez to have been convicted of his offense because he has not completed his period of supervision.
4. Department guidelines, 28 TEX. ADMIN. CODE § 1.502(c)-(e), emphasize that TDI:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;
  - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation; and
  - c. considers the offense of Possession of Child Pornography, to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE § 1.502(e)(4)(K).
5. The factors listed in 28 TEX. ADMIN. CODE § 1.502(h) do not outweigh the serious nature of Ramirez's criminal offenses, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

### **Relief Sought**

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

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

**2023-8302**

Original Petition

Victor Alexander Ramirez

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Respectfully Submitted,

*/s/ Jeannie Ricketts*

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Jeannie Ricketts

State Bar No. 24041774

Texas Department of Insurance  
Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6336 (Direct)

(512) 490-1020 (Fax)

jeannie.ricketts@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

**2023-8302**

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Jeannie Ricketts  
Bar No. 24041774  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 79653852  
Filing Code Description: Request to Docket  
Filing Description: Request to Docket  
Status as of 9/18/2023 2:00 PM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	9/18/2023 12:32:25 PM	SENT

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/18/2023 12:32:25 PM	SENT
Jeannie Ricketts		Jeannie.Ricketts@tdi.texas.gov	9/18/2023 12:32:25 PM	SENT
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/18/2023 12:32:25 PM	SENT

Associated Case Party: Victor Alexander Ramirez

Name	BarNumber	Email	TimestampSubmitted	Status
Victor Alexander Ramirez		[REDACTED]	9/18/2023 12:32:25 PM	SENT

**2023-8302**

**Automated Certificate of eService**

This automated certificate of service was created by the e filing system. The filer served this document via email generated by the e filing system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Mary Ruiz on behalf of Jeannie Ricketts  
Bar No. 24041774  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 79831662  
Filing Code Description: Notice of Hearing  
Filing Description: Ramirez Filed NOH 9212023\_OP  
Status as of 9/22/2023 8:37 AM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT
Jeannie Ricketts		Jeannie.Ricketts@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT
Jodie Delgado		jodie.delgado@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	9/22/2023 8:34:44 AM	SENT

Associated Case Party: Victor Alexander Ramirez

Name	BarNumber	Email	TimestampSubmitted	Status
Victor Alexander Ramirez		[REDACTED]	9/22/2023 8:34:44 AM	SENT
Victor Ramirez		[REDACTED]	9/22/2023 8:34:44 AM	SENT





### 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: 09/22/2023

Shipped From:

Name: ENF R RODRIGUEZ

Address: 1601 CONGRESS AVE

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
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.

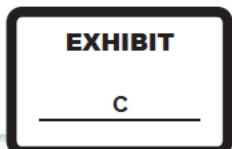
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0047 3177 33



Ricketts/30828



Firm Mailing Book For Accountable Mail



Name and Address of Sender

ENF R. RODRIGUEZ  
1601 CONGRESS AVE  
STE 6.900  
AUSTIN TX 78701

ENF

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 8331 2019 63

Ricketts/30828

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

VICTOR ALEXANDER RAMIREZ  
[REDACTED]  
CARROLLTON, TX 75006-5224

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	
0.87	4.35	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



Total Number of Pieces Received at Post Office: 1

Total Number of Pieces Listed by Sender: 1

Postmaster, Per (Name of receiving employee)  
*[Signature]*

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.

Complete in Ink