

No. 2024-8619

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

**Date:** 4/25/2024

**Subject Considered:**

Michael Alex Davidson  
Houston, TX 77073

Default Order  
SOAH Docket No. 454-24-07470  
TDI Enforcement File No. 33081

**General remarks and official action taken:**

The subject of this default order is whether an adjuster all lines agent license should be issued to Michael Alex Davidson (Respondent). Respondent did not appear at the hearing on the merits. This order denies Respondent's license application.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

Failure to Appear at Hearing on the Merits

1. On January 3, 2024, the Texas Department of Insurance (TDI) filed a Notice of Hearing, attached as Exhibit A, together with a previously filed 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 together to Respondent's last known address provided in writing to TDI, [REDACTED] Houston, TX 77073. The Notice of Hearing and Original Petition were also sent by electronic mail.

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Commissioner's Order

Michael Alex Davidson

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4. After receiving proper notice of the date, time and location of the hearing on the merits, Respondent failed to appear for the hearing on February 29, 2024, as shown in the record in SOAH Docket No. 454-24-07470.C.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; 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. 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.
4. Based on Respondent's failure to appear in person or by legal representative at the hearing, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. 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.

# 2024-8619

Commissioner's Order

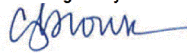
Michael Alex Davidson

SOAH Docket No. 454-24-07470

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## Order

It is ordered that Michael Alex Davidson's application is denied. A copy of this order will be provided to law enforcement and other appropriate administrative agencies for further investigation as may be warranted.

DocuSigned by:  
  
FC5D7EDDFFB84F8...

\_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:

*/s/ Erik Huhn*

\_\_\_\_\_  
Erik Huhn, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §


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

"My name is Mary Ruiz 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 Michael Alex Davidson. I have confirmed that:

- a. The last mailing address provided to TDI in writing by Michael Alex Davidson is [REDACTED] Houston, TX 77073.
- b. The file maintained by Enforcement contains a Notice of Hearing, dated January 3, 2024, and an Original Petition dated December 19, 2023, which were filed together with the State Office of Administrative Hearings on January 3, 2024.
- c. On January 3, 2024, the Notice of Hearing and Original Petition addressed to Michael Alex Davidson were mailed first-class and certified, return receipt requested, to his last known address and by electronic mail.

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

DocuSigned by:  
  
 24BAC37A959C4DC...  
 Affiant

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Commissioner's Order  
Michael Alex Davidson  
SOAH Docket No. 454-24-07470  
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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/4/2024. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Roxanne Rodriguez*  
C3FD016A04434A6...  
Notary Public State of Texas

FILED **2024-8619**  
454-24-07470  
1/3/2024 8:56 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Amy Robles, CLERK

ACCEPTED  
454-24-07470  
1/3/2024 9:03:20 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Amy Robles, CLERK

**SOAH DOCKET NO. 454-24-07470**  
**TDI ENFORCEMENT FILE NO. 33081**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**MICHAEL ALEX DAVIDSON,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

The Texas Department of Insurance (TDI) seeks to deny your license application. 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 **Thursday, February 29, 2024, 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.**

**EXHIBIT**  
**A**

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Notice of Hearing

Michael Alex Davidson

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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 DENIAL OF YOUR LICENSE APPLICATION, 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 DENIAL OF YOUR LICENSE APPLICATION, 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)*  
Erik Huhn, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF

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Notice of Hearing

Michael Alex Davidson

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P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Erik.Huhn@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

Michael Alex Davidson

SOAH Docket No. 454-24-07470

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

Respectfully Submitted,

*/s/Erik Huhn*

---

Erik Huhn  
State Bar No. 24132806  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6355 (Direct)  
(512) 490-1020 (Fax)  
Erik.Huhn@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

**2024-8619**

Notice of Hearing

Michael Alex Davidson

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**CERTIFICATE OF SERVICE**

I, Erik Huhn, 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, and email, on this 3rd day of January, 2024 to:

Michael Alex Davidson

[REDACTED]

Houston, TX 77073

*Respondent Pro Se*

*Via CM/RRR No.:* 9214890194038343372156

*Via Email:*

[REDACTED]

*/s/Erik Huhn*

---

Erik Huhn

FILED **2024-8619**  
454-24-07470  
12/19/2023 11:05 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Julian Jaramillo, CLERK

SOAH Docket No. 454-24-07470

ACCEPTED  
454-24-07470  
12/19/2023 11:10:53 am  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Julian Jaramillo, CLERK

**SOAH DOCKET NO. 454-\_\_\_\_\_**  
**TDI ENFORCEMENT FILE NO. 33081**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**MICHAEL ALEX DAVIDSON,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**ORIGINAL PETITION**

The Texas Department of Insurance (TDI) seeks to deny Michael Alex Davidson's (Davidson) license application. In support of this petition, TDI makes the following allegations upon information and belief:

**Jurisdiction**

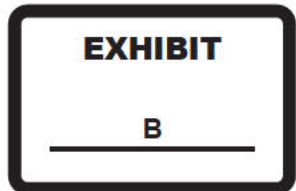
The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

1. On August 14, 2023, Davidson applied for an adjuster all lines agent license. Davidson disclosed his criminal history on his license application.
2. On September 20, 2023, TDI proposed to deny Davidson's license application due to his criminal history. Davidson requested a hearing on the denial.

Criminal History

3. On November 13, 2020, in the Circuit Court of the Second Judicial Circuit, in and for Leon County, Florida, Case No. 19CF002168A, Davidson pleaded nolo contendere to one count of False Imprisonment, one count of Domestic Battery by Strangulation, and one count of Tampering with a Witness or Informant. All three counts were third degree felonies.



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Original Petition  
Michael Alex Davidson  
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4. The court withheld adjudication on all three counts and placed Davidson on 12 months community control followed by 36 months of probation.
5. Davidson is expected to be on probation until November 2024.

## Legal Allegations

1. Pursuant to TEX. OCC. CODE § 53.021(d)(1)(B)(i) and (d)(2)(A-B), TDI may consider Case No. 19CF002168A to be a felony conviction.
2. TDI may deny Davidson's license application because he has been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by TEX. OCC. CODE §§ 53.021(a)(1), 53.022, 53.023, and 28 TEX. ADMIN. CODE § 1.502(d).<sup>1</sup>
3. TDI may deny Davidson's license application because he has committed a felony, as contemplated by 28 TEX. ADMIN. CODE § 1.502(d).
4. TDI may deny Davidson's license application because he committed an offense of such serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(e)(3), (e)(4)(B), and (e)(4)(H).
5. The factors listed under 28 TEX. ADMIN. CODE § 1.502(h) do not outweigh the serious nature of Davidson's criminal history, as 28 TEX. ADMIN. CODE § 1.502(f) contemplates.

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<sup>1</sup> After Davidson submitted his application, 28 Tex. Admin. Code § 1.502 was amended, effective September 26, 2023. Accordingly, all references and citations to 28 Tex. Admin. Code § 1.502 in this Petition are made to the version in effect at the time Davidson's application was submitted.

**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. Denying Davidson's license application; and
2. Imposing any other just and appropriate relief to which TDI may be entitled to by law.

Respectfully Submitted,

*/s/Erik Huhn*

---

Erik Huhn  
State Bar No. 24132806  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6355 (Direct)  
(512) 490-1020 (Fax)  
Erik.Huhn@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

**2024-8619**

**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 Erik Huhn  
Bar No. 24132806  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 82708173  
Filing Code Description: Request to Docket  
Filing Description: Request to Docket  
Status as of 12/19/2023 11:16 AM CST

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	12/19/2023 11:05:19 AM	SENT

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Erik Huhn		Erik.Huhn@tdi.texas.gov	12/19/2023 11:05:19 AM	SENT
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	12/19/2023 11:05:19 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	12/19/2023 11:05:19 AM	SENT

Associated Case Party: Michael Alex Davidson

Name	BarNumber	Email	TimestampSubmitted	Status
Michael Alex Davidson		[REDACTED]	12/19/2023 11:05:19 AM	SENT

**2024-8619**

**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 Erik Huhn  
Bar No. 24132806  
Enforcementgeneral@tdi.texas.gov  
Envelope ID: 83019492  
Filing Code Description: Notice of Hearing  
Filing Description: NOH\_OP\_Davidson  
Status as of 1/3/2024 9:06 AM CST

Associated Case Party: Texas Department of Insurance

Name	BarNumber	Email	TimestampSubmitted	Status
Whitney Fraser		Whitney.Fraser@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT
Texas Department of Insurance		Enforcementgeneral@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT
Erik Huhn		Erik.Huhn@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT
Leah Gillum		Leah.Gillum@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT
Jodie Delgado		jodie.delgado@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT

Associated Case Party: Chief Clerk

Name	BarNumber	Email	TimestampSubmitted	Status
Chief Clerk		ChiefClerk@tdi.texas.gov	1/3/2024 8:56:38 AM	SENT

Associated Case Party: Michael Alex Davidson

Name	BarNumber	Email	TimestampSubmitted	Status
Michael Alex Davidson		[REDACTED]	1/3/2024 8:56:38 AM	SENT

Firm Mailing Book For Accountable Mail

2024-8619

Name and Address of Sender  
Texas Dept of Insurance  
Mail Code ENF  
1601 Congress Avenue, Suite 6.900  
Austin TX 78711  
Roxanne Rodriguez  
January 3, 2024

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

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted
- 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)

Michael Alex Davidson  
[REDACTED]  
Houston, Texas 77073

USPS Tracking/Article Number

Huhn/33081

Postage

Insured Value	Actual Value if Registered	Handling Charge	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	Signature Confirmation Restricted Delivery	Return Receipt	Signature Confirmation	Adult Signature Restricted Delivery	Adult Signature Required
		Handling Charge - If Registered and over \$50,000 in value											

**EXHIBIT**  
C



2024-8619



# 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: 01/03/2024

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®	
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 0049 4921 24

Huhn/33081

**EXHIBIT**

      
D



Name and Address of Sender  
 ENF R. RODRIGUEZ  
 1601 CONGRESS AVE  
 STE 6.900  
 AUSTIN TX 78701

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

2024-8619

USPS Tracking/Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	Postage	(Extra Service) Fee	Handling Charge - if Registered and over \$50,000 in value	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	ST Fee	
1. 9214 8901 9403 8343 3721 56	MICHAEL ALEX DAVIDSON [REDACTED] HOUSTON, TX 77073	0.87	4.35								2.20				
Huhn/33081															

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)