

No. 2021-6865

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

**Date:** 06/11/2021

**Subject Considered:**

Angela Tolbert

  
Green Bay, Wisconsin 54301-5108

Default Order  
SOAH Docket No. 454-21-2302  
TDI Enforcement File No. 26840

**General remarks and official action taken:**

This is a default order taken against Angela Tolbert (Respondent) because she: does not hold a license in good standing as an agent in her home state of residence; failed to notify the department of five separate administrative actions taken against her by insurance regulators of other states; and failed to respond, on three separate occasions, to 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 May 12, 2021, 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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Commissioner's Order

Angela Tolbert

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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], [REDACTED], Green Bay, Wisconsin 54301. The Notice of Hearing and Original Petition were also sent by electronic mail and to one additional address associated with Respondent, [REDACTED], Green Bay, Wisconsin 54301.
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, 4001.002, 4005.101, 4005.102, 4051.051, 4054.051, 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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Commissioner's Order

Angela Tolbert

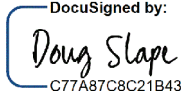
SOAH Docket No. 454-21-2302

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### Order

It is ordered that any licenses held by Angela Tolbert 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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Anna Kalapach, Staff Attorney  
Enforcement Division

# 2021-6865

Commissioner's Order  
Angela Tolbert  
SOAH Docket No. 454-21-2302  
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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 Angela Tolbert. I have confirmed that:

- a. The last mailing address provided to the department in writing by Angela Tolbert is [REDACTED] Green Bay, Wisconsin 54301.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated May 12, 2021, which were filed with the State Office of Administrative Hearings.
- c. On May 12, 2021, the Notice of Hearing and Original Petition addressed to Angela Tolbert were mailed certified, return receipt requested, to her last known address and to one additional address associated with Respondent, [REDACTED], Green Bay, Wisconsin 54301.

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

DocuSigned by:

*David Moreno*

EF54FCE50C2D48C... \_\_\_\_\_

Affiant

# 2021-6865

Commissioner's Order

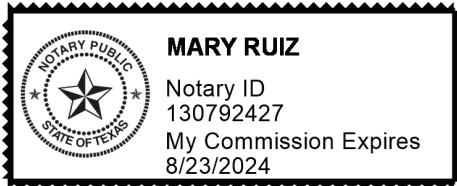
Angela Tolbert

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 5/28/2021. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:

*Mary Ruiz*

795DC4D59167489...

Notary Public State of Texas

ACCEPTED **2021-6865**  
454-21-2302  
5/12/2021 9:28 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Jodi Brown, CLERK

FILED  
454-21-2302  
5/12/2021 9:10 AM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Jodi Brown, CLERK

**SOAH DOCKET NO. 454-21-2302  
TDI ENFORCEMENT FILE NO. 26840**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**ANGELA TOLBERT,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

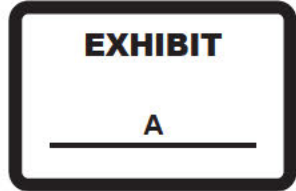
The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Wednesday, September 22, 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 UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**



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Angela Tolbert

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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, 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

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- (3) Anna Kalapach, Staff Attorney  
Texas Department of Insurance  
Enforcement Division, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
anna.kalapach@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.**



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Angela Tolbert

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

Respectfully Submitted,



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Anna Kalapach  
State Bar No. 24083290  
Texas Department of Insurance  
Enforcement Division, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6326 (Direct)  
(512) 490-1020 (Fax)  
anna.kalapach@tdi.texas.gov

ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

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

**2021-6865**

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Angela Tolbert

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**CERTIFICATE OF SERVICE**

I, Anna Kalapach, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by the following methods, on this 12th day of May, 2021 to:

Angela Tolbert

[REDACTED]  
Green Bay, WI 54301

*Respondent Pro Se*

CM/RRR: 9214 8901 9403 8339 7376 62

*Via Email to:*

[REDACTED]

Angela Tolbert

[REDACTED]  
Green Bay, WI 54301

CM/RRR: 9214 8901 9403 8339 7377 78



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Anna Kalapach

FILED  
**2021-6865**

454-21-2302  
5/11/2021 3:13 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

ACCEPTED  
454-21-2302  
05/11/2021 3:33 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**SOAH DOCKET NO. 454- 454-21-2302**  
**TDI ENFORCEMENT FILE NO. 26840**

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**ANGELA TOLBERT,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Angela Tolbert. 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 under TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4051.051, 4054.051, and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

Licensure and Home State Revocation

1. Angela Tolbert (Tolbert), individual identification number 2140893, holds a non-resident general lines agent license, with a property and casualty qualification, and a life, accident, health, and HMO qualification, which were issued by the department on November 26, 2019.
2. Tolbert has a Texas non-resident license because she lives in Wisconsin. This license type requires that Tolbert have a resident license in good standing in her home state, Wisconsin.

**EXHIBIT**

**B**

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Original Petition

Angela Tolbert

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3. On November 10, 2020, the Wisconsin Office of the Commissioner of Insurance revoked Tolbert's insurance licenses. The revocation was based on Tolbert owing delinquent Wisconsin taxes.
4. Tolbert's Texas non-resident license is set to expire on May 31, 2021. However, under TEX. INS. CODE § 4003.007, Tolbert may still attempt to renew her license.

### Disciplinary Actions in North Dakota, Louisiana, the District of Columbia, and Indiana

5. On November 11, 2019, Tolbert submitted an application to the North Dakota Insurance Department for a non-resident individual insurance producer license. The North Dakota Insurance Department sent a letter to Tolbert offering her a five year conditional license. Tolbert did not respond to the letter.
6. The North Dakota Insurance Department denied Tolbert's application for that license in a letter dated January 8, 2020, based upon a lack of trustworthiness and good personal reputation.
7. On September 18, 2020, the Louisiana Department of Insurance revoked Tolbert's Louisiana license on the basis that Tolbert did not respond to requests for information from the Louisiana Department of Insurance regarding the administrative action in North Dakota.
8. Effective January 12, 2021, Tolbert's insurance producer license in the District of Columbia was canceled.
9. On March 4, 2021, the Indiana Department of Insurance suspended Tolbert's license for failure to provide a list of appointments as it had requested.
10. Tolbert has not notified the department of the administrative actions taken by other states' insurance regulators in Wisconsin, North Dakota, Louisiana, the District of Columbia, or Indiana.

### Failure to Respond to Inquiries

11. On February 4, 2021, the department mailed a request for information to Tolbert about the above matters, informing her that she must respond no later than 15 days after receipt of the inquiry. Tolbert received the request for information on

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Original Petition

Angela Tolbert

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February 11, 2021, at Tolbert's address of record with the department. Tolbert did not respond to the department's inquiry.

12. The department mailed a second request for information to Tolbert on March 5, 2021, informing her that she must respond no later than 15 days after receipt of the inquiry. Tolbert received the request for information on March 10, 2021, at Tolbert's address of record with the department. Tolbert did not respond to the department's inquiry.
13. On April 4, 2021, the department mailed a third request for information to Tolbert about the above matters, informing her that she must respond no later than 15 days after receipt of the inquiry. Tolbert received the request for information on April 8, 2021, at Tolbert's address of record with the department. Tolbert did not respond to the department's inquiry.

## Legal Allegations

1. Tolbert does not hold a license in good standing as an agent in her home state of residence, as required by TEX. INS. CODE § 4056.052, and is no longer eligible to hold a non-resident license in Texas.
2. Tolbert failed to notify the department, on a monthly basis, of five separate administrative actions taken against her by insurance regulators of other states, in violation of TEX. INS. CODE § 4001.252(a)(3).
3. Tolbert failed to respond, on three separate occasions, to the department's written inquiries not later than the 15<sup>th</sup> day after the date of each inquiry, in violation of TEX. INS. CODE § 38.001.

**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 Angela Tolbert's license; and
2. imposing any other just and appropriate relief to which the department may be entitled to by law.

Respectfully Submitted,



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Anna Kalapach  
State Bar No. 24083290  
Texas Department of Insurance  
Enforcement Division, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6326 (Direct)  
(512) 490-1020 (Fax)  
anna.kalapach@tdi.texas.gov  
ATTORNEY FOR THE PETITIONER  
TEXAS DEPARTMENT OF INSURANCE



Firm Mailing Book For Account

Name and Address of Sender  
 MC 110-1A D MORENO  
 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

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



**EXHIBIT**  
 C

USPS Tracking/Article Number	Addresssee (Name, Street, City, State, & ZIP Code™)	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
1. 9214 8901 9403 8339 7376 62	ANGELA TOLBERT GREEN BAY, WI 54301	1.40	3.60											
2. 9214 8901 9403 8339 7377 78	ANGELA TOLBERT GREEN BAY, WI 54301	1.40	3.60								1.75			
Handling Charge - if Registered and over \$50,000 in value														
<div style="border: 2px solid blue; padding: 5px; display: inline-block;"> <b>RECEIVED</b>            MAY 7 2021  <b>FBI - ENFORCEMENT</b> </div>														
								Adult Signature Required						
								Adult Signature Restricted Delivery						
								Restricted Delivery						
								Return Receipt						
								Signature Confirmation						
								Signature Confirmation Restricted Delivery						
								Special Handling						

2021-6865

Total Number of Pieces Listed by Sender: 2  
 Total Number of Pieces Received at Post Office: 2

Postmaster: Per (Name of receiving employee)

PS Form 3877, January 2017 (Page 1 of 1)  
 PSN 7530-02-000-9098  
 JobId: 2689324

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit [usps.com/privacypolicy](http://usps.com/privacypolicy).

2021-6865



# 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: 05/12/2021

Shipped From:

Name: MC 110-1A D MORENO

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:

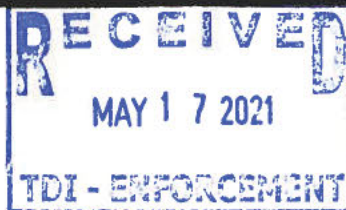
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0028 8747 50



kalapach/26840