

No. 2026-9806

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

Date: 02/20/2026

Subject Considered:

Timothy R Dalton
San Antonio, Texas

Default Order
TDI Enforcement File No. 37080

General remarks and official action taken:

This is a default order taken against Timothy R Dalton (Respondent) because he misappropriated insurance premiums, engaged in fraudulent and dishonest practices, and failed to respond to TDI's inquiry. Respondent did not respond to a Notice of Allegations mailed 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 Allegations

1. On January 14, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], San Antonio, Texas 78245.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

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4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

Conclusions of Law

1. 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, 4054.051 and 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 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.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

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Commissioner's Order

Timothy R Dalton

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Order

It is ordered that any licenses held by Timothy R Dalton 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.

Signed by:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

Prepared and reviewed by:

Sydney Rosales

Sydney Rosales, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

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

"My name is Jackie Gonzales 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 Timothy R Dalton. I have confirmed that:

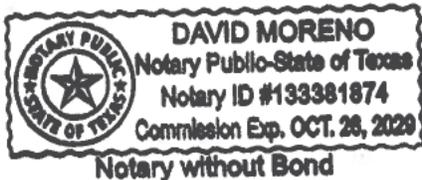
- a. The last mailing address provided to the department in writing by Timothy R Dalton is [REDACTED] San Antonio, Texas 78245.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 14, 2026, which was sent to Timothy R Dalton.
- c. On January 14, 2026, the Notice of Allegations addressed to Timothy R Dalton was mailed first-class and certified, return receipt requested, to his last known address.

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

Jackie Gonzales
Affiant

SWORN TO AND SUBSCRIBED before me on February 4, 2026.

(NOTARY SEAL)



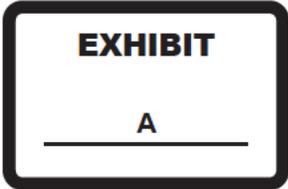
David Moreno
Signature of Notary Public

DAVID MORENO
Printed Name of Notary Public

2026-9806

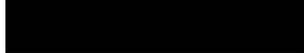


PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



January 14, 2026

Timothy R Dalton



San Antonio, TX 78245

Via CM/RRR No. 9214 8901 9403 8351 9307 68

**TDI ENFORCEMENT CASE NO. 37080
NOTICE OF ALLEGATIONS AGAINST TIMOTHY R DALTON**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Sydney Rosales, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Sydney.rosales@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021-84.044, 4001.002, 4005.101, 4005.102, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Timothy R Dalton (Dalton) holds a general lines agent license with a life, accident, health, and HMO qualification issued by TDI on April 4, 2024.
2. Dalton was appointed by Bankers Life and Casualty Company (Bankers) on January 15, 2024, which was canceled on March 17, 2025.
3. Dalton submitted at least 12 applications for policies that were falsified, including one on a deceased individual.
4. Dalton fraudulently earned approximately \$4,000 in advanced commissions for the falsified policies.
5. On June 20, 2025, and July 21, 2025, TDI sent Dalton a request for information pursuant to TEX. INS. CODE § 38.001 and Dalton failed to respond to both.
6. Dalton no longer holds any active appointments to issue polices and is not actively engaged in the business of insurance.

Legal Allegations

1. Dalton engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
2. Dalton misappropriated, converted to his own use or illegally withheld money belonging to an insurer, HMO, insured, enrollee, or beneficiary as contemplated by TEX. INS. CODE § 4005.101(b)(4).
3. Dalton violated TEX. INS. CODE § 38.001 by failing to respond to a department inquiry in writing not later than the 15th day after the date the inquiry was received.

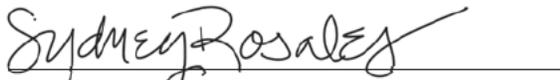
4. Dalton violated TEX. INS. CODE § 4005.101(b)(10) by not actively engaging in soliciting or writing insurance for the public generally as required by TEX. INS. CODE § 4001.104(a).

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
3. restitution to Bankers Life and Casualty Company in the amount of \$4,000 under TEX. INS. CODE § 82.053; and
4. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully,



Sydney Rosales

State Bar No. 24056052

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6339 (Direct)

(512) 490-1020 (Fax)

sydney.rosales@tdi.texas.gov

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 Allegations

Timothy R Dalton

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CERTIFICATE OF SERVICE

I, Sydney Rosales, certify that a true and correct copy of this *Notice of Allegations Against Timothy R Dalton* was sent by the following methods on this 14th day of January, 2026 to:

Timothy R Dalton

[REDACTED]

San Antonio, TX 78245

Via CM/RRR No.: 9214 8901 9403 8351 9307 68

Via First Class Mail

Via Email: [REDACTED]


Sydney Rosales



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: 01/14/2026

Shipped From:

Name: ENF K TAYLOR

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78701

EXHIBIT
B



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

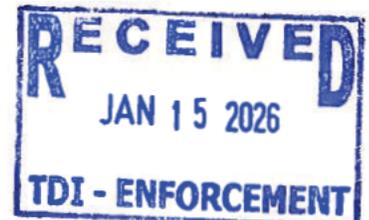
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0067 4407 32

Sydney-37080





Name and Address of Sender

ENF K. TAYLOR
 TEXAS DEPT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6.900
 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 8351 9307 68

Sydney-37080

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

TIMOTHY R DALTON
 [REDACTED]
 SAN ANTONIO, TX 78245

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

Firm Mailing Book For Accountable Mail



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
1.63	5.30	Handling Charge - if Registered and over \$50,000 in value						Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling
								Adult Signature Restricted Delivery	Adult Signature Required			



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee): *Yhanna*



Name and Address of Sender		Check type of mail or service		Address (Name, Street, City, State, & Zip Code)		Postage		Affix Stamp Here (If issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt		Insured Value		Actual Value if Registered		Handling Charge		Due Sender if COD		ASR Fee		ASRD Fee		RD Fee		RR Fee		SC Fee		SCRD Fee		SH Fee			
Sydney-37080 Texas Dept of Insurance Mail Code ENF 1601 Congress Avenue, Suite 6.900 Austin TX 78701 Kelly Taylor, January 14, 2026		<input type="checkbox"/> Adult Signature Required <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery (COD) <input type="checkbox"/> Insured Mail <input type="checkbox"/> Priority Mail <input checked="" type="checkbox"/> First-Class Mail		<input type="checkbox"/> Priority Mail Express <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Signature Confirmation Restricted Delivery		Timothy R Dalton [Redacted] San Antonio, TX 78245		.74		(Date of Receipt)		Insured Value		Actual Value if Registered		Handling Charge		Due Sender if COD		ASR Fee		ASRD Fee		RD Fee		RR Fee		SC Fee		SCRD Fee		SH Fee	
USPS Tracking/Article Number Sydney-37080		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]			
EXHIBIT C		RECEIVED JAN 15 2026 TDI - ENFORCEMENT		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]			
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]		[Redacted]			

quadrant
 CORRECTION
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 US POSTAGE

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