

No. **2026-10018**

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

Date: 07/09/2026

Subject Considered:

Jared Hovdesven
Sioux Falls, South Dakota

Default Order
TDI Enforcement File No. 38383

General remarks and official action taken:

The subject of this default order is whether an adjuster-all lines designated home state (DHS) Texas license should be issued to Jared Hovdesven (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order denies Respondent's license application.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On May 13, 2026, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED] Sioux Falls, SD 57108. TDI also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications.
3. TDI gave Respondent notice and opportunity for a hearing, which Respondent waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.

4. TDI'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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4101.051, and 4101.201; 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. TDI 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 §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send TDI 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. TDI'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

Jared Hovdesven

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Order

It is ordered that Jared Hovdesven's application is denied. 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
FE10434BC41A470
Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:

Kaycee Crisp
Kaycee Crisp, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

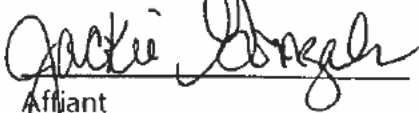
Before me, the undersigned authority, personally appeared Jackie Gonzales, who, being by me duly sworn, deposed as follows:

"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 Jared Hovdesven. I have confirmed that:

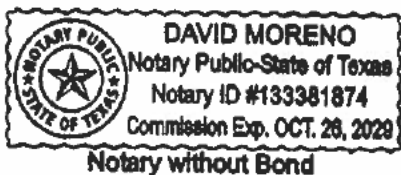
- a. The last mailing address provided to TDI in writing by Jared Hovdesven is [REDACTED] Sioux Falls, SD 57108.
- b. The file maintained by Enforcement contains a Notice of Allegations dated May 13, 2026, which was sent to Jared Hovdesven.
- c. On May 13, 2026, the Notice of Allegations addressed to Jared Hovdesven was mailed first-class and certified, return receipt requested, to his last known address.

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


Affiant

SWORN TO AND SUBSCRIBED before me on June 23, 2026.

(NOTARY SEAL)




Signature of Notary Public

David Moreno
Printed Name of Notary Public

2026-10018



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

May 13, 2026

Jared Hovdesven

Via CM/RRR No. 9214 8901 9403 8374 8582 78

[REDACTED]
Sioux Falls, SD 57108

Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 38383
NOTICE OF ALLEGATIONS AGAINST JARED HOVDESVEN

The Texas Department of Insurance (TDI) seeks to deny your license application. 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:

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

EXHIBIT

A

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Notice of Allegations

Jared Hovdesven

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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, and 4101.201; 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.

Factual Allegations

Licensure and Background

1. On October 17, 2025, Jared Hovdesven (Hovdesven) applied to TDI for an adjuster – all lines designated home state (DHS) Texas license. Hovdesven is a resident of the state of South Dakota.
2. On December 17, 2025, TDI proposed to deny Hovdesven's application.
3. Hovdesven appealed TDI's decision and made a written request for a hearing.

Criminal History

Misdemeanor Eluding Conviction

4. On November 9, 2017, Hovdesven was charged with misdemeanor simple assault and misdemeanor eluding in cause number CRI17-8893 in the Second Judicial Circuit Court of Minnehaha County, South Dakota. Hovdesven pleaded guilty to misdemeanor eluding.
5. On November 17, 2017, the state dismissed its charge of simple assault against Hovdesven in cause number 49CRI17-8893.
6. On January 2, 2017, the Second Judicial Circuit Court of Minnehaha County entered an order finding Hovdesven guilty of misdemeanor eluding in cause number CRI17-8893. The circuit court sentenced Hovdesven to 60 days incarceration suspended for the payment of fines and costs by April 2, 2018; an order to obey all laws until December 27, 2019; and an order to pay a \$100 fine, \$94 in fees, and \$84 in costs.

Felony Intentional Damage to Property Conviction

7. On August 3, 2022, Hovdesven was indicted for felony aggravated domestic assault, felony intentional damage to property, and misdemeanor simple domestic assault in cause number CRI22-741 in the Second Judicial Circuit Court of Lincoln County, South Dakota.
8. As part of a plea bargain in cause number CRI22-741, on February 6, 2023, Hovdesven entered a plea of guilty to felony intentional damage to property and misdemeanor simple domestic assault. The remaining count of felony aggravated domestic assault was dismissed.
9. On February 6, 2023, the Second Judicial Circuit Court of Lincoln County entered a judgment finding Hovdesven guilty of felony intentional damage to property in cause number CRI22-741. The circuit court sentenced Hovdesven to five years imprisonment, with execution of that sentence suspended subject to: placement on two years of supervised probation; payment of \$116.50 in court costs, a \$200 fine, a \$400 transcript fee, and \$444.40 in attorney's fees during the probation period; incarceration in a jail facility for a period of 180 days with credit for one day served and 120 days suspended upon successful compliance and electronic monitoring permissible for the remaining 59 days; and, participation in the 24/7 sobriety program.
10. On the same day and in the same cause number, the circuit court similarly entered a judgment finding Hovdesven guilty of misdemeanor simple domestic assault. For this additional offense, the circuit court sentenced Hovdesven to 180 days jail incarceration with credit for one day served and suspended the remaining 179 days upon successful compliance of the remaining terms, including: placement on 360 days of probation; payment of \$96.50 in court costs and a \$25 domestic violence fee; and, completion of Lutheran Social Services (LSS) programming. Hovdesven's sentence for simple domestic assault was ordered to run concurrently with his sentence for intentional damage to property in cause number CRI22-741.

Felony Vehicular Battery Conviction

11. On December 21, 2022, Hovdesven was indicted for felony vehicular battery resulting in the serious bodily injury of another person, including an unborn child; felony hit and run accident resulting in death or injury; and two counts of

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Notice of Allegations
Jared Hovdesven
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misdemeanor DWI in cause number CRI22-1234 in the Second Judicial Circuit Court of Lincoln County, South Dakota.

12. On August 10, 2023, Hovdesven pleaded guilty to felony vehicular battery in cause number CRI22-1234.
13. On October 2, 2023, the Second Judicial Circuit Court of Lincoln County in cause number CRI22-1234 entered a judgment finding Hovdesven guilty of felony vehicular battery. The court sentenced Hovdesven to 10 years imprisonment, with execution of that sentence suspended subject to: placement on supervised probation for a period of three years; payment of a \$500 fine and a total of \$859.05 in costs and fees; incarceration in a jail facility for a period of 180 days with credit for five days served and 60 days suspended upon successful compliance and electronic monitoring permissible for the remaining 115 days; participation in the 24/7 sobriety program until the jail report date; completion of a chemical dependence evaluation; and revocation of Hovdesven's driving privileges for a period of three years beginning September 20, 2023.
14. The circuit court additionally ordered that the terms and conditions of Hovdesven's sentence in cause number CRI22-1234 are to run concurrently to the terms and conditions in cause number CRI22-741. Finally, the circuit court dismissed all remaining charges against Hovdesven in cause number CRI22-1234.
15. On July 11, 2024, Hovdesven successfully completed and was discharged from probation supervision in both cause numbers CRI22-1234 and CRI22-741.

Felony Intentional Damage to Private Property Conviction

16. Less than a year later, on April 16, 2025, Hovdesven was charged by indictment with felony intentional damage to private property, misdemeanor obstructing law enforcement, and misdemeanor disorderly conduct – fighting, in cause number CRI25-1668 in the Second Judicial Circuit Court of Minnehaha County, South Dakota.
17. On July 31, 2025, Hovdesven pleaded guilty to felony intentional damage to private property in cause number CRI25-1668.
18. As a result, on August 28, 2025, the Second Judicial Circuit Court of Lincoln County issued an order finding that Hovdesven had violated the terms of his probation

agreement in cause number CRI22-1234 and extended Hovdesven's probation by a period of one year beginning September 19, 2026, and ordered that Hovdesven be incarcerated in a jail facility for a period of 180 days, with 120 days credit served and electronic monitoring allowed for the remaining 60 days with participation in the 24/7 sobriety program. The circuit court further reiterated that any outstanding monetary obligations are reimposed and to be repaid according to the court services payment plan, and that all other terms and conditions of his suspended sentence remain in effect.

19. On October 14, 2025, the circuit court entered a judgment in cause number CRI25-1668 finding Hovdesven guilty of felony intentional damage to private property. The circuit court sentenced Hovdesven to five years imprisonment, with execution of that sentence suspended consecutive to cause number CRI22-1234 on the following conditions: abiding by the standard probation agreement for three years consecutive to cause number CRI22-1234; serving 180 days in the Minnehaha County Jail, with 171 days suspended and credit for nine days served; payment of \$116.50 in court costs; maintaining employment or engagement in a specifically approved program; submission to substance testing; and compliance with other terms and conditions. The court dismissed the remaining charges against Hovdesven in cause number CRI25-1668.
20. Upon information and belief, Hovdesven remains on probated supervision in cause numbers CRI22-1234 and CRI25-1668.

Legal Allegations

1. Hovdesven has committed acts for which a license may be denied under TEX. INS. CODE § 4005.101, because he has:
 - a. engaged in fraudulent and dishonest acts and practices as contemplated by TEX. INS. CODE § 4005.101(b)(5); and
 - b. been convicted of a felony as contemplated by TEX. INS. CODE 4005.101(b)(8).
2. Hovdesven has been convicted of multiple felonies pursuant to TEX. INS. CODE § 4005.101(b)(8) and TEX. OCC. CODE § 53.021(a)(1).

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Jared Hovdesven
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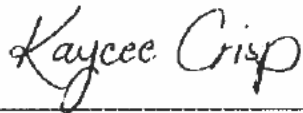
3. Hovdesven has committed felony offenses and has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE § 1.502(d) and (f).
4. Hovdesven committed offenses that TDI considers to be of such a serious nature that they are of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE 1.502(f) and TEX. OCC. CODE §§ 53.021–53.023.
5. Hovdesven committed an offense for which fraud, dishonesty, or deceit is an essential element as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(1) and (f)(8).
6. Hovdesven committed an offense with the essential elements of an arson or property damage offense as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(H) and (f)(8).
7. Hovdesven committed an offense with the essential elements of an assaultive offense as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(F) and (f)(8).
8. TDI guidelines, 28 TEX. ADMIN. CODE § 1.502(c)–(f), emphasize that TDI:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if TDI determines that the applicant has committed a felony or misdemeanor, or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers an offense for which fraud, dishonesty, or deceit is an essential element to be of such a serious nature that it is of prime importance when determining fitness for licensure;
 - d. considers an offense with the essential elements of an arson or property damage offense to be of such a serious nature that it is of prime importance when determining fitness for licensure; and
 - e. considers an offense with the essential elements of an assaultive offense to be of such a serious nature that it is of prime importance when determining fitness for licensure.

Relief Sought

TDI seeks the following relief:

1. denial of your license application; and
2. 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,



Kaycee Crisp
State Bar No. 24057368
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6329 (Direct)
(512) 490-1020 (Fax)
Kaycee.Crisp@tdi.texas.gov

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

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CERTIFICATE OF SERVICE

I, Kaycee Crisp, certify that a true and correct copy of this *Notice of Allegations Against Jared Hovdesven* was sent by the following methods on this 13th day of May, 2026 to:

Jared Hovdesven

[REDACTED]

Sioux Falls, SD 57108

Via CM/RRR No. 9214 8901 9403 8374 8582 78

Via First Class Mail

Via Email: [REDACTED]

Kaycee Crisp

Kaycee Crisp

2026-10018



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: 05/13/2026

Shipped From:

Name: ENF J GONZALES

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.

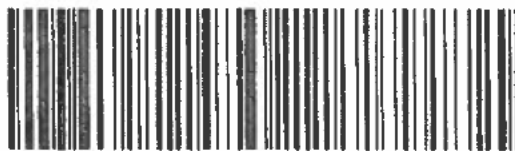
B. USPS Action

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

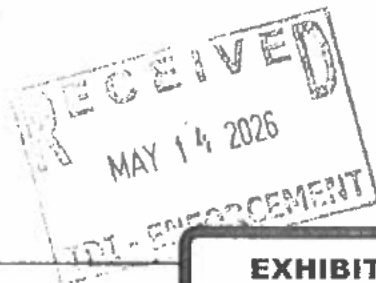
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



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Kaycee/38283



EXHIBIT

B



ENF J. GONZALES
1601 CONGRESS AVE
STE 6.900
AUSTIN TX 78701

☐ Adult Signature Required	☐ Priority Mail Express
☐ Adult Signature Restricted Delivery	☐ Registered Mail
☒ Certified Mail	☐ Return Receipt for Merchandise
☐ Certified Mail Restricted Delivery	☐ Signature Confirmation
☐ Collect on Delivery (COD)	☐ Signature Confirmation Restricted Delivery
☐ Insured Mail	
☐ Return Receipt	

Kaycee/38383

SIOUX FALLS, SD 57108

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

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	SH Fee
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						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

FOR THE

Postmaster, Per (Name of receiving employee)

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PS Form 3877, January 2017 (Page 1 of 1)

PSN 7530-02-000-9098

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