

No. 2026-10133

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

Date: 09/18/2026

Subject Considered:

Stephen Wright, Sr.
Roberts, Wisconsin

Default Order
TDI Enforcement File No. 37969

General remarks and official action taken:

The subject of this default order is whether a life agent license should be issued to Stephen Wright, Sr. (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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 August 10, 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], Wisconsin 54023. The department also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications, [REDACTED]
3. The department 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. 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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4101.001, 4101.051, and 4101.053; TEX. OCC. CODE §§ 53.021-53.02; 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 §§ 1.1302, 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.

Order

It is ordered that Stephen Wright, Sr.'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

2026-10133

Commissioner's Order

Stephen Wright, Sr.

Page 3 of 4

Prepared and reviewed by:



Joseph Halbert, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

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

"My name is Daniel Mireles 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 Stephen Wright, Sr. I have confirmed that:

- a. The last mailing address provided to the department in writing by Stephen Wright, Sr., is [REDACTED], Roberts, Wisconsin 54023.
- b. The file maintained by Enforcement contains a Notice of Allegations dated August 10, 2026, which was sent to Stephen Wright, Sr.
- c. On August 10, 2026, the Notice of Allegations addressed to Stephen Wright, Sr. was mailed first-class and certified, return receipt requested, to his last known address [REDACTED] and his electronic mail address, [REDACTED].

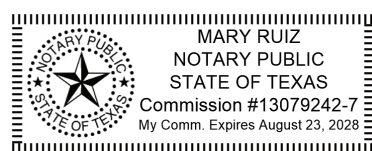
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

Daniel Mireles
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 9/4/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
Mary Ruiz
Notary Public State of Texas

2026-10133



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

August 10, 2026

Stephen Wright, Sr.



Roberts, Wisconsin 54023

Via CM/RRR 9214 8901 9403 8338 0262 17

Via First Class Mail



Via Email

TDI ENFORCEMENT CASE NO. 37969
NOTICE OF ALLEGATIONS AGAINST STEPHEN WRIGHT, SR.

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:

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

EXHIBIT

A

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4101.001, 4101.051, and 4101.053; TEX. OCC. CODE §§ 53.021–53.02; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On August 22, 2025, Stephen Wright, Sr. (Wright), individual identification number 3191319, submitted an application for an adjuster all lines designated home state license to TDI.
2. On October 3, 2025, TDI proposed to deny Wright's application based on his criminal history. Wright appealed that decision and made a written request for hearing.

Criminal History

3. On August 18, 2006, Wright pleaded guilty to the felony offense of Murder in the 2nd Degree – Unintentional, in Case Number 27-CR-05-000521 in the 4th District Court of Hennepin County, Minnesota. On December 5, 2006, Wright was convicted and sentenced to 128 months confinement to the Minnesota Department of Corrections. Following Wright's incarceration, he reports that he was discharged from supervised probation in October of 2015.
4. On September 28, 2018, Wright pleaded guilty to the misdemeanor offense of Failure to Obey Order of Police Officer in Case Number 62SU-CR-18-2711 in the 2nd Judicial District Court of Ramsey County, Minnesota. Wright was convicted and sentenced to one year of probation. Wright was discharged from probation on October 9, 2019.
5. On October 24, 2018, Wright pleaded guilty to the misdemeanor offense of Domestic Assault-Misdemeanor-Intentionally Inflicts/Attempts to Inflict Bodily Harm on Another in Case Number 19AV-CR-18-7132 in the 1st District Court of Dakota County, Minnesota. The victim in the case was the mother of Wright's child. Wright was convicted and sentenced to one year of probation. On October 10, 2019, his probation was extended because Wright violated a protective order and

contacted the victim. Wright was finally discharged from probation on April 5, 2021.

6. On April 17, 2020, Wright pleaded guilty to the misdemeanor offense of Misdemeanor Violation of an Order for Protection in Case Number 19AV-CR-19-7397 in the 1st District Court of Dakota County, Minnesota. Wright was convicted and sentenced to one year of supervised probation. Wright was discharged from probation on January 7, 2022.
7. On January 24, 2025, Wright pleaded guilty to the felony offense of Fleeing a Police Officer in a Motor Vehicle in Case Number 27-CR-24-7458 in the 4th District Court of Hennepin County, Minnesota, and was sentenced to supervised probation for three years on January 28, 2025. He is still on probation until January 28, 2028.
8. Additionally, on the same date, Wright also pleaded guilty to the gross misdemeanor offense of DWI – Refuse to Submit to a Chemical Test; Breath or Test Refusal or Failure and he was sentenced to two years of supervised probation on January 28, 2025. He is still on probation until January 28, 2028.

Texas Criminal Equivalent

9. The Murder in the 2nd Degree – Unintentional charge to which Wright pleaded guilty in Case Number 27-CR-05-000521 in a Minnesota court details elements that are substantially similar to TEX. PEN. CODE § 19.02(b)(3). This section of the Penal Code criminalizes committing, or attempting to commit, an act clearly dangerous to human life that causes the death of an individual during the commission or attempted commission of a felony.
10. The Domestic Assault-Misdemeanor-Intentionally Inflicts/Attempts to Inflict Bodily Harm on Another charge to which Wright pleaded guilty in Case Number 19AV-CR-18-7132 in a Minnesota court details elements that are substantially similar to TEX. PEN. CODE § 22.01. This section of the Penal Code criminalizes assault, including assault of a family member.
11. The Misdemeanor Violation of an Order for Protection charge to which Wright pleaded guilty in Case Number 19AV-CR-19-7397 in a Minnesota court details elements that are substantially similar to TEX. PEN. CODE § 25.07. This section of the Penal Code criminalizes violating a protective order.

12. The Fleeing a Police Officer in a Motor Vehicle charge to which Wright pleaded guilty in Case Number 27-CR-24-7458 in a Minnesota court detail elements that are substantially similar to TEX. PEN. CODE §38.04. This section of the Penal Code criminalizes intentionally fleeing from a peace officer attempting to lawfully arrest or detain the person.

Material Misstatement in Application / Attempt to Obtain License by Misrepresentation

13. As part of the application process to obtain a license, TDI asked Wright for information on the Fleeing a Police Officer case. In his written statement regarding the matter, Wright declared, "I noticed emergency lights coming from behind me but at a distance. I didn't stop right away because there [sic] were not close to me, and this is where they perceived me to be fleeing. I then notice [sic] my tire was flat and stopped which is when the officer approached behind my car."
14. Wright's explanation to TDI contradicts the facts of the incident as reported by the pursuing commissioned peace officer in the criminal case, Officer M.C. According to the officer, Wright stated: "'I lost yo [sic] ass'" once Wright was placed in handcuffs following the end of the police pursuit.
15. While Wright reported to TDI that he was not fleeing from the police, that the police were not even driving closely behind his car, and that he only stopped because he had a flat tire, the police report and officer's statements quote Wright as admitting to trying to actively outrun the police.

Legal Allegations

1. Wright committed acts for which a license may be denied under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Wright has willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
3. Wright has intentionally made a material misstatement in the license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
4. Wright has obtained or attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3).

5. Wright has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
6. Wright has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
7. Wright committed offenses that directly relate to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(d)(1), 1.502(d)(2), 1.502(f)(3), 1.502(f)(4)(B), 1.502(f)(4)(F), 1.502(f)(4)(G), 1.502(f)(5), and 1.502(f)(8), and TEX. OCC. CODE §§ 53.021-53.023.
8. Wright committed offenses that TDI considers to be of such serious nature that they are of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(f), 1.502(f)(3), 1.502(f)(4)(B), 1.502(f)(4)(F), 1.502(f)(4)(G), 1.502(f)(5), and 1.502(f)(8), and TEX. OCC. CODE §§ 53.021-53.023.
9. 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 an offense that directly relates to the duties and responsibilities of the licensed occupation; and
 - c. considers the offenses of Murder in the 2nd Degree – Unintentional, Domestic Assault-Misdemeanor-Intentionally Inflicts/Attempts to Inflict Bodily Harm on Another, and Fleeing a Police Officer in a Motor Vehicle to be of such a serious nature that they are of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE §§ 1.502(d)(1), 1.502(d)(2), 1.502(f), 1.502(f)(3), 1.502(f)(4)(B), 1.502(f)(4)(F), 1.502(f)(4)(G), 1.502(f)(5), and 1.502(f)(8).

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 TDI may be entitled to by law.

Respectfully,



Joseph Halbert
State Bar No. 24069857
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6359 (Direct)
(512) 490-1020 (Fax)
joseph.halbert@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Joseph Halbert, certify that a true and correct copy of this *Notice of Allegations Against Stephen Wright, Sr.* was sent by the following methods on this the 10th day of August 2026, to:

Stephen Wright, Sr.

[REDACTED]

Roberts, Wisconsin 54023

Via CM/RRR 9214 8901 9403 8338 0262 17

Via First Class Mail

[REDACTED]

Via Email

Respondent Pro Se



Joseph Halbert

David Moreno 8.10.2026

• **Epithelial Class** Meds

Date of Receipt _____

Joey/37969

Stephen Wright, Sr.

Roberts, Wisconsin 54023

Pouring

Fee

Charge	Amount	Balance
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Regulation

Value

11 COD

2

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CORRECTION
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08/10/2026 ZIP 78701
C43NM32206395

US POSTAGE

Special Handling

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy-policy

① Ukraina

B

2026-10133



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: 08/10/2026

Shipped From:

Name: MC ENF D MORENO

Address: 1601 CONGRESS AVENUE SUITE 6 900

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.

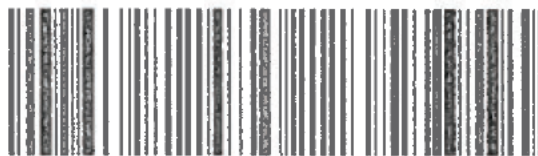
B. USPS Action

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

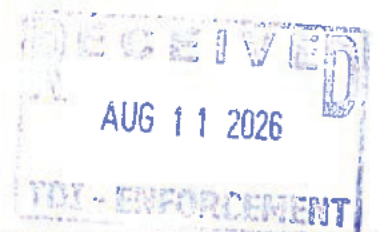


9275 0901 1935 6200 0073 1644 86

Joey/37969

EXHIBIT

C





Name and Address of Sender
MC ENF D MORENO
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 6.900
AUSTIN TX 78701

- Check type of mail or service
- | | |
|--|---|
| ☐ Adult Signature Required | ☐ Priority Mail Express |
| ☐ Adult Signature Restricted Delivery | ☐ Registered Mail |
| ☒ Certified Mail | ☐ Return Receipt for Merchandise |
| ☐ Certified Mail Restricted Delivery | ☐ Signature Confirmation Restricted Delivery |
| ☐ Collect on Delivery (COD) | ☐ Signature Confirmation Restricted Delivery |
| ☐ Insured Mail | |
| ☐ Priority Mail | |

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

USPS Tracking/Article Number

1. 9214 8901 9403 8338 0262 17

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

STEPHEN WRIGHT SR.

ROBERTS, WISCONSIN 54023

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
1.07	5.55								2.91			

Joey/37969

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

2026-10133



Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

1

Lyman

Complete in Ink

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