

No. **2026-10006**

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

Date: 07/02/2026

Subject Considered:

Antonio Espinoza
Hermann, Missouri

Default Order
TDI Enforcement File No. 38064

General remarks and official action taken:

This is a default order taken against Antonio Espinoza (Respondent) because he engaged in fraudulent and dishonest acts and failed to notify the Texas Department of Insurance (TDI) of changes to his mailing and email addresses. Respondent did not respond to a Notice of Allegations mailed by TDI. 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 May 13, 2026, the department 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 TDI, [REDACTED] Hermann, MO 65041. TDI also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications, and an additional electronic mail address associated with Respondent.

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, and 4054.051; 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, TDI 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.

Order

It is ordered that any licenses held by Antonio Espinoza 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

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 Antonio Espinoza. I have confirmed that:

- a. The last mailing address provided to the department in writing by Antonio Espinoza is [REDACTED], Hermann, MO 65041.
- b. The file maintained by Enforcement contains a Notice of Allegations dated May 13, 2026, which was sent to Antonio Espinoza.
- c. On May 13, 2026, the Notice of Allegations addressed to Antonio Espinoza was mailed first-class and certified, return receipt requested, to his last known address.

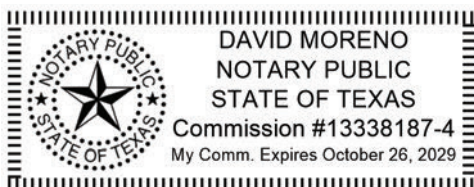
Copies of the certified mail log and first-class mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

9A06516E3E84491...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 6/29/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

455E4109E15D4CD...
Notary Public State of Texas

2026-10006



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

May 13, 2026

Antonio Espinoza
[REDACTED]
Hermann, MO 65041

Via CM/RRR: 9214 8901 9403 8374 8355 83
Via First Class Mail
Via Email: [REDACTED]
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 38064
NOTICE OF ALLEGATIONS AGAINST ANTONIO ESPINOZA

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:

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

Jurisdiction

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

Factual AllegationsBackground and Licensure

1. Antonio Espinoza (Espinoza), individual identification number 3102472, holds a general lines agent license with a life, accident, health, and HMO qualification issued by TDI on March 17, 2025.

Investigation of Insurance Enrollments

2. On August 5, 2025, Cigna Health and Life Insurance Company and Cigna HealthCare of Texas, Inc. (collectively Cigna) appointed Espinoza.
3. That same month, Cigna proactively identified a surge in enrollment of individual and family plans in Johnson City, Texas (the enrollments) submitted by Espinoza.
4. Upon further investigation, Cigna concluded the enrollments submitted by Espinoza contained false information, and, in some instances, were not submitted on behalf of real persons who gave consent to purchase the plans.
5. As a result of their investigation, Cigna canceled Espinoza's appointments for cause on September 30, 2025.

Failure to Notify TDI of Change to Mailing Address and Email Address

6. On December 29, 2025, TDI sent Espinoza a request for information pursuant to TEX. INS. CODE § 38.001 about Cigna's allegations, which was sent by certified mail to the mailing address that Espinoza last designated in writing to TDI, and by email to the email address he last designated for receipt of official TDI communications.
7. On December 29, 2025, the inquiry sent to Espinoza's designated email address bounced back as undeliverable.

8. On January 7, 2026, TDI made additional attempts to contact Espinoza by telephone, and also re-sent the information request to Espinoza at an email address Cigna identified as belonging to Espinoza.
9. On January 29, 2026, the mailed copy of the inquiry was returned to TDI as undeliverable.
10. To date, Espinoza has not responded to TDI's requests for information.

Legal Allegations

1. Espinoza has violated TEX. INS. CODE § 4005.101(b)(5) by engaging in fraudulent and dishonest acts.
2. Espinoza has violated TEX. INS. CODE § 4001.252(a)(1) by failing to notify TDI on a monthly basis of a change in his mailing address.
3. Espinoza has violated 28 TEX. ADMIN CODE § 1.1302(c) by failing to notify TDI within 10 business days that official communications from TDI could no longer be received at his designated email address.

Relief Sought

TDI seeks the following relief:

1. revocation of your license; 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,

A handwritten signature in cursive script that reads "Kaycee Crisp". The signature is written in dark ink and is positioned above a horizontal line.

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

CERTIFICATE OF SERVICE

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

Antonio Espinoza

[REDACTED]

Hermann MO 65041

Via CM/RRR: 9214 8901 9403 8374 8355 83

Via First Class Mail

Via Email: [REDACTED]

Via Email: [REDACTED]

Kaycee Crisp

Kaycee Crisp

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 M RUIZ

Address: 1601 CONGRESS AVENUE

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.

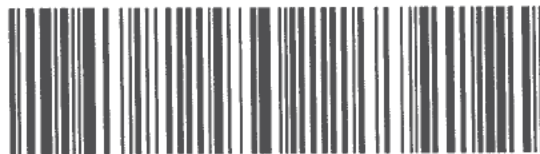
B. USPS Action

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 0070 7545 29

CRISP/38064

EXHIBIT

B



RECEIVED

MAY 14 2025

RECEIVED

spd va policies: www.spd.com/privacy-policy.



pen in ink

per ed in ink

EXHIBIT

C