

No. **2026-10022**

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

Date: 07/10/2026

Subjects Considered:

Jesus Maria Alvarez
Rio Grande City, Texas

Jesse Alvarez Insurance Services, L.L.C.
501 N. Britton Ave. Ste. B
Rio Grande City, Texas 78582

Consent Order
TDI Enforcement File Nos. 36578 and 38410

General remarks and official action taken:

This is a consent order with Jesus Maria Alvarez (Alvarez) and Jesse Alvarez Insurance Services, L.L.C. (JAIS). Alvarez and JAIS compensated and allowed an unlicensed person to perform the acts of an insurance agent. Alvarez and JAIS are ordered to cease and desist from directly or indirectly assisting persons with engaging in the acts of an agent or the business of insurance, unless those persons are licensed or authorized. Alvarez and JAIS have also agreed to jointly and severally pay an administrative penalty of \$5,000.

Waiver

Alvarez and JAIS acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Alvarez and JAIS waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of FactLicensure and Background

1. Alvarez, individual identification number 1516631, holds a general lines agent license with a property and casualty qualification issued by TDI on December 1, 2015.
2. JAIS, firm identification number 194488, holds a general lines agency license with a property and casualty qualification issued by TDI on September 8, 2022.
3. TDI records show Alvarez is the sole owner, manager, and the designated responsible licensed person (DRLP) for JAIS.
4. Texas law defines the acts of an agent to include taking or receiving an insurance application, receiving or collecting premiums and commissions, soliciting, negotiating, procuring, or effecting insurance.
5. By statute, a person, including an insurer, may not directly or indirectly do an act that constitutes the business of insurance except as authorized by the Texas Insurance Code.

Unauthorized Agent Acts

6. In 2024, Alvarez and JAIS contracted with an unlicensed person, Omar Hinojosa (Hinojosa) to be a marketing representative. According to TDI records, Hinojosa's individual identification number is 2571821.
7. Texas resident, A.P., later complained to TDI that she paid twice for the same Bristol West automobile policy that went into effect on October 23, 2024.
8. Specifically, on October 23, 2024, Hinojosa, holding himself out as "Hinojosa Insurance Company," charged A.P. \$2,002.63 for the policy, and A.P. remitted that amount to "Hinojosa Insurance Company."
9. Then on October 26, 2024, JAIS also charged her \$2,000 for the same auto policy. A.P. also remitted that amount to JAIS.
10. Alvarez admitted to TDI that he distributed A.P.'s \$2,000 payment to JAIS as follows:

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Commissioner's Order

Jesus Maria Alvarez and Jesse Alvarez Insurance Services, L.L.C.

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- a. \$810.50 remitted to Bristol West for payment of the Texas resident's policy;
 - b. \$349.50 allocated for general agency and office expenses; and
 - c. \$840 paid to Hinojosa as compensation.
11. Alvarez's payment of compensation to Hinojosa for A.P.'s policy constitutes an insurance commission for his unlicensed agent acts.
12. A.P. canceled the policy, effective November 9, 2024.
13. A.P. filed a complaint with her credit company regarding the \$2,002.63 payment to "Hinojosa Insurance Company."
14. On November 13, 2024, A.P.'s credit card company refunded A.P. \$2,002.63.
15. On or about November 15, 2024, Alvarez also refunded A.P.'s \$2,000 payment.
16. Alvarez represents that Hinojosa is no longer soliciting insurance or otherwise working for Alvarez or JAIS as an independent contractor or in any other insurance capacity.
17. Alvarez and JAIS represent that they did not believe they had engaged Mr. Hinojosa for services in a way that he would act as an agent or conduct the business of insurance.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001 *et seq.*, 4001.002, 4001.051, 4001.101, 4005.101, 4005.102, and 4051.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Alvarez and JAIS have knowingly and voluntarily waived all procedural rights to which they may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.

4. Alvarez and JAIS violated TEX. INS. CODE §§ 101.102, 4001.051, and 4001.101, by directly or indirectly assisting an unlicensed person with engaging in the acts of an agent and the business of insurance, without that person holding a license or authorization.
5. Alvarez and JAIS violated TEX. INS. CODE § 4005.053(a) by paying, directly or indirectly, a commission or other valuable consideration to an unlicensed person for a service performed by that person as an agent.

Order

It is ordered that Jesus Maria Alvarez and Jesse Alvarez Insurance Services, L.L.C. cease and desist from directly or indirectly assisting persons with engaging in the acts of an agent or the business of insurance, unless those persons are licensed or authorized.

It is further ordered that Jesus Maria Alvarez and Jesse Alvarez Insurance Services, L.L.C. jointly and severally pay an administrative penalty of \$5,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Sarah White

Sarah White, Staff Attorney
Enforcement

Affidavit**STATE OF** Texas §

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COUNTY OF Starr §

Before me, the undersigned authority, personally appeared Jesus Maria Alvarez, who being by me duly sworn, deposed as follows:

"My name is Jesus Maria Alvarez. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

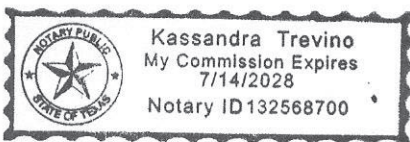
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

JA

Affiant

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

(NOTARY SEAL)

Kassandra Trevino

Signature of Notary Public

Kassandra Trevino

Printed Name of Notary Public

Affidavit

STATE OF Texas §

§

COUNTY OF Starr §

Before me, the undersigned authority, personally appeared Jesus Maria Alvarez
who being by me duly sworn, deposed as follows:

"My name is Jesus Maria Alvarez. I am of sound mind, capable of making
this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of Jesse Alvarez Insurance Services, L.L.C.
and am the authorized representative of
Jesse Alvarez Insurance Services, L.L.C. I am duly authorized by said organization to
execute this statement.

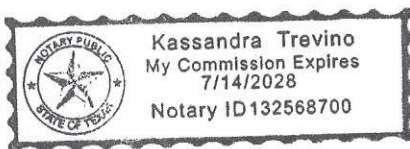
Jesse Alvarez Insurance Services, L.L.C. has knowingly and voluntarily entered into the
foregoing consent order and agrees with and consents to the issuance and service of the
same by the commissioner of insurance of the state of Texas."

JM

Affiant

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

(NOTARY SEAL)



Kassandra Trevino
Signature of Notary Public

Kassandra Trevino
Printed Name of Notary Public