No. 2026-10026

Official Order
of the
Texas Commissioner of Insurance

Date: 07/14/2026

Subject Considered:

Texas Department of Insurance
v.
Ruth Catherine Esquivel

SOAH Docket No. 454-25-22129.C

General Remarks and Official Action Taken:

The subject of this order is the enforcement action concerning Ruth Catherine Esquivel. This order revokes Ms. Esquivel's nonresident general lines agent license with a life, accident, health, and HMO qualification.

Background

After proper notice was given, the above-styled case was heard by an administrative law judge for the State Office of Administrative Hearings. The administrative law judge made and filed a proposal for decision containing a recommendation that the Texas Department of Insurance (TDI) revoke Ms. Esquivel's license. A copy of the proposal for decision is attached as Exhibit A.

Findings of Fact

The proposed findings of fact contained in Exhibit A are adopted and incorporated by reference into this order.

Conclusions of Law

The proposed conclusions of law contained in Exhibit A are adopted and incorporated by reference into this order.

2026-10026

Order

It is ordered that Ruth Catherine Esquivel's nonresident general lines agent license with a life, accident, health, and HMO qualification is revoked.

Signed by:
Amanda Crawford
FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Signed by:
Jessica Barta
5DAC5618BBC74D4...

Jessica Barta, General Counsel

Signed by:
Justin Beam
27ADF3DA5BAF4B7...

Justin Beam, Chief Clerk

Exhibit A

SOAH Docket No. 454-25-22129 Suffix: C

Before the State Office of Administrative Hearings

TEXAS DEPARTMENT OF INSURANCE,
Petitioner
v.
RUTH CATHERINE ESQUIVEL,
Respondent

Proposal for Decision

The staff (Staff) of the Texas Department of Insurance (Department) seeks to revoke the license of Ruth Catherine Esquivel because Staff alleges that she engaged in fraudulent or dishonest acts or practices. After considering the evidence and the applicable law, the Administrative Law Judge (ALJ) recommends the Department revoke Ms. Esquivel's license.

I. NOTICE, JURISDICTION, AND PROCEDURAL HISTORY

No party contested notice or jurisdiction, and those matters are addressed solely in the findings of fact and conclusions of law. Staff proposed to revoke Ms. Esquivel's license for filing a fraudulent insurance claim. Ms. Esquivel timely requested a hearing and, on June 23, 2025, this matter was referred to the State Office of Administrative Hearings (SOAH) for a hearing on the merits.

On February 18, 2026, SOAH ALJ Steve Rivas convened a hearing on the merits via Zoom video conference. Staff appeared and was represented by attorney Priya Subramanian, and Ms. Esquivel appeared and represented herself. The record closed on March 9, 2026, when the ALJ received the hearing transcript from the court reporter.

II. APPLICABLE LAW

Under the Texas Insurance Code (Code) the Commissioner of Insurance may cancel or revoke a license if the license holder is found to be in violation of, or to have failed to comply with, the Code or a rule of the Commissioner.[1] If the Department determines that a license holder has engaged in fraudulent or dishonest acts or practices, the Department may discipline the license holder, including revocation of

[1] Tex. Ins. Code § 82.051.

the license.[2] Staff has the burden of showing by a preponderance of the evidence that Ms. Esquivel's license should be revoked.[3]

III. Evidence

Staff offered five exhibits,[4] which were admitted into evidence without objection, and called one witness. Ms. Esquivel testified on her behalf, called two witnesses, and offered no additional exhibits.

A. Background Facts

The facts of this case are not in dispute. On July 11, 2014, the Department issued Ms. Esquivel a non-resident General Lines Agent License with a Life, Accident, Health, and HMO qualification.

On July 3, 2023, a man named Javier Pujal was driving a Jeep owned by Ms. Esquivel and collided with a Volkswagen driven by John Lay, in the parking lot of a Wawa convenience store in Florida. Shortly after the collision, Ms. Esquivel arrived on scene in another vehicle. Next, the police arrived to make an accident report and Ms. Esquivel informed them that she had been driving the Jeep at the time of the collision.

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[2] Tex. Ins. Code § 4005.101(b)(5).

[3] 1 Tex. Admin. Code § 155.427; *Granek v. Texas St. Bd. of Med. Exam'rs*, 172 S.W.3d 761, 777 (Tex. App.—Austin 2005, no pet.).

[4] Staff Exhibit (Ex.) 1 contained four parts and Staff Ex. 2 contained eight parts. Staff Exs. 3 and 4 stood alone; and Staff Ex. 5 contained two parts.

On July 5, 2023, Ms. Esquivel made a personal injury claim with her insurance carrier, Government Employees Insurance Company (GEICO), for injuries she allegedly suffered during the collision. On July 7 and 17, 2023, Ms. Esquivel sought treatment for her alleged injuries at 904 Chiropractic and Injury Center, in Florida.

During GEICO's investigation of the claim, it was discovered on Wawa's surveillance video that Ms. Esquivel was not driving or riding in the Jeep at the time of the collision. The surveillance video further showed that Ms. Esquivel arrived a few minutes after the collision and got into the Jeep in place of Mr. Pujal.

On August 8, 2023, Ms. Esquivel's claim was assigned to GEICO's Special Investigations Unit (SIU). GEICO's SIU required Ms. Esquivel to appear on August 23, 2023, for an examination under oath regarding her insurance claim against GEICO, yet she failed to appear. GEICO's SIU then required Ms. Esquivel to appear at another examination under oath on September 6, 2023; and yet again she failed to appear. On September 16, 2023, Ms. Esquivel requested that her claim be closed at GEICO; and, on October 31, 2023, GEICO formally denied Ms. Esquivel's personal injury claim.

B. COURT RECORDS AND REGULATORY ACTIONS

On January 25, 2024, Ms. Esquivel was arrested and charged with making false insurance claims under Florida Statute section 817.234. She entered into a deferred prosecution agreement, and her case was referred to a Felony Pretrial Intervention

Program.[5] The terms of the intervention program, generally, were that Ms. Esquivel would maintain a record of good conduct for 12 months, complete 50 hours of community service, and pay court costs and supervision fees in the amount of $1,953. According to Ms. Esquivel, she completed the Pretrial Intervention Program and the charges were dismissed.

In addition to her criminal history, several states sanctioned Ms. Esquivel following her arrest in Florida for filing a false insurance claim. On July 2, 2024, the Louisiana Department of Insurance revoked Ms. Esquivel's license.[6] On September 18, 2024, the South Dakota Department of Labor and Regulation, Insurance Division, denied Ms. Esquivel's application for licensure.[7] On November 4, 2024, Maine's Bureau of Insurance revoked Ms. Esquivel's insurance license.[8] On May 16, 2025, the California Department of Insurance revoked Ms. Esquivel's insurance license.[9] On July 7, 2025, Ms. Esquivel's insurance license was revoked by the Kentucky Department of Insurance.[10] Lastly, on August 14, 2025, the Commission of Securities and Insurance in Montana denied Ms. Esquivel's license renewal application.[11]

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[5] Staff Ex. 4 (Case No. 23CF080518AD in the Fourth Judicial Circuit of Florida).

[6] Staff Ex. 3 at 206-09.

[7] Staff Ex. 3 at 205.

[8] Staff Ex. 3 at 203-04.

[9] Staff Ex. 3 at 199-202.

[10] Staff Ex. 3 at 194-98.

[11] Staff Ex. 3 at 186-93.

C. Testimony of Valerie Quimby

1. GEICO's Special Investigations Unit

Valerie Quimby is a senior security investigator with GEICO's SIU. She works directly with GEICO's claims department, its claims and personal injury protection adjustors, and its underwriting department. Ms. Quimby testified that, when an insurance claim contains indicators of possible fraud, the claim is referred to the SIU for further investigation.

When a case is referred to the SIU, its members conduct background checks of the individuals involved; interview the parties and witnesses; review any video surveillance; and conduct vehicle inspections, if necessary. She added that it is particularly important to GEICO to investigate potentially fraudulent behavior to make sure that GEICO is protecting itself as a company by preventing individuals from taking advantage of GEICO and by not paying out for any type of fraudulent claims.

2. Ms. Esquivel was not involved in the collision

Ms. Quimby testified that, on August 23, 2023, she interviewed Mr. Lay, the driver of the vehicle that collided with Ms. Esquivel's Jeep. Ms. Quimby said she recorded the interview and wrote a summary of her findings. The summary reflects Mr. Lay's statement that, as he was backing out of a parking space to leave Wawa, he failed to see the Jeep pulling into the parking lot and he backed into the rear passenger side bumper of the Jeep. Mr. Lay further noted in the interview that he contacted Mr. Pujal, spoke to him briefly, and overheard Mr. Pujal speaking to

Ms. Esquivel on his cell phone. Mr. Lay also noted that he had observed Ms. Esquivel arrive on scene in a separate vehicle and that she got into the Jeep's driver's seat before the police arrived.[12]

Ms. Quimby further testified that she reviewed Wawa's surveillance video of the incident and saw Mr. Pujal exit the Jeep after the collision and check the damage to the Jeep. She testified that another vehicle then arrived at the scene, and Mr. Pujal entered that other vehicle and drove away.[13]

3. Ms. Esquivel filed a claim for injuries

Ms. Quimby testified that, although Ms. Esquivel was not involved in the collision, she filed a personal injury protection claim with GEICO for injuries she allegedly sustained in the collision. Ms. Quimby testified that she reviewed medical records reflecting that Ms. Esquivel sought chiropractic care on two occasions following the collision. Specifically, on July 7 and 17, 2023, Ms. Esquivel visited 904 Chiropractic and Injury Center for treatment of pain in her thoracic spine and headaches allegedly resulting from the collision.[14] The treatment totaled $667 and included mechanical traction, therapeutic exercises, and manual therapy (massage).[15]

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[12] Staff Ex. 2 at 46.

[13] Staff Ex. 2 (video surveillance).

[14] Staff Ex. 2 at 65-75.

[15] Staff Ex. 2 at 76.

Ms. Quimby testified that, because Ms. Esquivel had an attorney representing her at that time, the SIU was unable to speak with Ms. Esquivel directly; therefore, the SIU arranged to examine Ms. Esquivel under oath. However, Ms. Quimby stated Ms. Esquivel failed to appear for the two scheduled examinations.[16]

D. Ms. Esquivel's Evidence

Ms. Esquivel admitted that the person driving her Jeep at the time of the collision was her former brother-in-law and that she was not in the vehicle when the collision occurred. She further admitted that she arrived on scene after the collision, as reflected in Wawa's surveillance video, and that she informed the police she was driving the vehicle. Ms. Esquivel also admitted that she is aware conduct that is fraudulent and dishonest in nature violates the duties of a licensed insurance professional in Texas.

In her defense, Ms. Esquivel asserted that, at that time, her ex-spouse threatened her in order to make her file the claim, but she was the one who canceled it. She testified that she separated herself from her abusive husband and moved from Jacksonville to Cape Coral, Florida. She did not deny that other states have taken licensing actions against her and stated she is seeking reconsideration of her Texas license.

Ms. Esquivel called two witnesses: Rey Chevallier and Latisha Hamlet. Mr. Chevallier testified that he has known Ms. Esquivel for over 20 years and that

[16] Staff Ex. 2 at 51-52 (certificates of nonappearance). According to Ms. Quimby, certificates of nonappearance are drafted when an insured fails to appear for an examination.

the offense she committed was very uncharacteristic of her. Mr. Chevallier testified that he is the manager for a special investigation unit at Allied Universal Compliance Investigations Company, based in North Carolina, and that he has successfully completed over 2,300 assignments across Florida, other states, and overseas. Mr. Chevallier testified that his experience has provided him with a deep understanding of the nature of Ms. Esquivel's offenses and that, in most cases, people are reluctant to cooperate with the investigations. However, Ms. Esquivel fully cooperated with the investigations when she realized that what she did was not right. Another distinction that Mr. Chevallier pointed out was that Ms. Esquivel did not take any money in this case; whereas, in other cases he has investigated, people have taken up to $5 million by fraudulent means.

Ms. Hamlet works in the licensing department of Ms. Esquivel's current employer, Select Quote. Ms. Hamlet's job is to help agents maintain and keep up with their state licenses, including any renewal processes. Ms. Hamlet stated that she assisted Ms. Esquivel in responding to inquiries from other states in a prompt and complete manner.

IV. ANALYSIS

The Department may discipline a license holder if the Department determines that the license holder has engaged in fraudulent or dishonest acts or practices, under Code section 4005.101(b)(5). In this case, the preponderant evidence establishes that Ms. Esquivel engaged in fraudulent conduct by filing a false insurance claim with GEICO.

The facts of this case are undisputed. Ms. Esquivel admits she filed an insurance claim alleging she had been involved in an automobile collision when, in fact, she was not even in the car. Furthermore, she then underwent treatment for alleged injuries and sought coverage from GEICO. Ms. Esquivel's conduct, as explained above, was dishonest and was meant to deceive GEICO. This is fraudulent by any standard. The ALJ is also troubled by the fact that Ms. Esquivel is engaged in the business of insurance, had insurance licenses from several states where she was eligible to practice, and clearly understands how a claim is handled by an insurance carrier, yet she intentionally sought to deceive the industry in which she was employed.

Ms. Esquivel argued that her husband threatened her, to pressure her into filing the claim. However, she did not provide further explanation on how she was coerced or why she informed police that she was driving the vehicle. She also did not explain how she felt coerced into undergoing chiropractic treatment and claiming coverage for it. In sum, Ms. Esquivel's testimony was not credible. Furthermore, her witnesses offered no persuasive evidence that explained Ms. Esquivel's reason for filing a false claim. While it is notable that Ms. Esquivel did not accept the funds she requested and that she has cooperated with the investigation, these do not outweigh the seriousness of her conduct. The ALJ also finds it compelling that some other states have already revoked Ms. Esquivel's license and others have denied her license renewal applications.

Staff has met its burden of proving that Ms. Esquivel engaged in fraudulent or dishonest acts or practices and that her license should be revoked pursuant to

Code section 4005.101(b)(5). In support of this recommendation, the ALJ makes the following findings of fact and conclusions of law.

V. FINDINGS OF FACT

1. On July 11, 2014, the Texas Department of Insurance (Department) issued Ruth Catherine Esquivel a non-resident General Lines Agent License with a Life, Accident, Health, and HMO qualification.

2. On July 3, 2023, a man named Javier Pujal was driving a Jeep owned by Ms. Esquivel and collided with a Volkswagen driven by another driver.

3. The collision occurred in the parking lot of a Wawa convenience store in Florida.

4. Shortly after the collision, Ms. Esquivel arrived on scene in another vehicle.

5. When the police arrived to make an accident report, Ms. Esquivel informed law enforcement that she was driving the Jeep at the time of the collision.

6. On July 5, 2023, Ms. Esquivel made a personal injury claim with her insurance carrier, Government Employees Insurance Company (GEICO), for injuries she allegedly suffered during the collision.

7. On July 7 and 17, 2023, Ms. Esquivel sought treatment for her alleged injuries at 904 Chiropractic and Injury Center in Florida.

8. On August 8, 2023, Ms. Esquivel's claim was assigned to GEICO's Special Investigations Unit (SIU).

9. During GEICO's investigation of the claim, it was discovered in Wawa's surveillance video that Ms. Esquivel was not driving or riding in the Jeep at the time of the collision.

10. The surveillance video further showed that Ms. Esquivel arrived a few minutes after the collision and got into the Jeep in place of Mr. Pujal.

11. GEICO's SIU twice required Ms. Esquivel to appear for examinations under oath regarding her insurance claim against GEICO, yet she failed to appear both times.

12. Thereafter, Ms. Esquivel requested that her claim be closed at GEICO; and then GEICO formally denied her personal injury claim.

13. On January 25, 2024, Ms. Esquivel was arrested and charged with making false insurance claims under Florida Statute section 817.234.

14. Ms. Esquivel entered into a deferred prosecution agreement, and her case was referred to a Felony Pretrial Intervention Program whose terms, generally, were that Ms. Esquivel maintain a record of good conduct for 12 months, complete 50 hours of community service, and pay court costs and supervision fees in the amount of $1,953.

15. Ms. Esquivel completed the Pretrial Intervention Program and the charges were dismissed.

16. Several states sanctioned Ms. Esquivel following her arrest in Florida for filing a false insurance claim.

17. On July 2, 2024, the Louisiana Department of Insurance revoked Ms. Esquivel's insurance license.

18. On September 18, 2024, the South Dakota Department of Labor and Regulation, Insurance Division, denied Ms. Esquivel's application for licensure.

19. On November 4, 2024, Maine's Bureau of Insurance revoked Ms. Esquivel's insurance license.

20. On May 16, 2025, the California Department of Insurance revoked Ms. Esquivel's insurance license.

21. On July 7, 2025, the Kentucky Department of Insurance revoked Ms. Esquivel's insurance license.

22. On August 14, 2025, the Commission of Securities and Insurance in Montana denied Ms. Esquivel's license renewal application.

23. On June 23, 2025, Department staff (Staff) referred this matter to the State Office of Administrative Hearings (SOAH) for a hearing on the merits. Staff's referral included an Original Petition seeking to revoke Ms. Esquivel's license for engaging in fraudulent conduct.

24. On June 26, 2025, Staff issued Ms. Esquivel a Notice of Hearing.

25. The Notice of Hearing contained a statement of the time, place, and nature of the hearing; a statement of the legal authority and jurisdiction under which the hearing was to be held; a reference to the particular sections of the statutes and rules involved; and either a short, plain statement of the factual matters asserted or an attachment that incorporated by reference the factual matters asserted in the complaint or petition filed with the state agency.

26. On February 18, 2026, SOAH Administrative Law Judge (ALJ) Steve Rivas convened a hearing on the merits via Zoom video conference. Attorney Priya Subramanian represented Staff, and Ms. Esquivel appeared and represented herself.

27. The record closed on March 9, 2026, when the ALJ received the hearing transcript from the court reporter.

VI. CONCLUSIONS OF LAW

1. The Department has jurisdiction over this matter. Tex. Ins. Code §§ 4001.101; 4005.101, 4051.051, 4054.051.

2. SOAH has authority to hear this matter and issue a proposal for decision with findings of fact and conclusions of law. Tex. Gov't Code ch. 2003; Tex. Ins. Code § 4005.104.

3. Ms. Esquivel received timely and sufficient notice of hearing. Tex. Gov't Code §§ 2001.051-.052.; Tex. Ins. Code § 4005.104(b).

4. The Department may revoke a license if the Department determines that the license holder has engaged in fraudulent or dishonest acts or practices. Tex. Ins. Code § 4005.101(b)(5).

5. By falsely reporting to the police that she was driving the Jeep at the time of the collision, and by filing a false claim for personal injuries from the collision to GEICO, Ms. Esquivel engaged in fraudulent and dishonest acts or practices. Tex. Ins. Code § 4005.101(b)(5).

6. The Department should revoke Ms. Esquivel's insurance license.

Signed May 7, 2026.

ALJ Signature:

Steve Rivas

Steve Rivas

Presiding Administrative Law Judge