

No. **2026-10119**

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

Date: 09/15/2026

Subject Considered:

Ricky Jessie, Jr.
Venus, Texas 76084-3665

Default Order
TDI Enforcement File No. 38194

General remarks and official action taken:

This is a default order taken against Ricky Jessie, Jr. (Respondent) because Respondent submitted fictitious information to an insurer to gain unearned advanced commissions. Respondent did not respond to a Notice of Allegations mailed by TDI. This order revokes Respondent's license and orders the Respondent to pay \$10,967.49 in restitution.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On June 30, 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], Venus, TX 76084-3665. 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 has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4054.301; 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.

2026-10119

Commissioner's Order

Ricky Jessie, Jr.

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Order

It is ordered that any licenses held by Ricky Jessie, Jr. 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.

It is further ordered that Ricky Jessie, Jr. pay \$10,967.49 to Americo Financial Life and Annuity Insurance Company. Proof of payment of restitution must be sent electronically to TDI within 30 days from the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:

/s/ Nancy Williams

Nancy Williams, 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 Ricky Jessie, Jr. I have confirmed that:

- a. The last mailing address provided to the department in writing by Ricky Jessie, Jr. is [REDACTED], Venus, TX 76084-3665.
- b. The file maintained by Enforcement contains a Notice of Allegations dated June 30, 2026, which was sent to Ricky Jessie, Jr.
- c. On June 30, 2026, the Notice of Allegations addressed to Ricky Jessie, Jr. was mailed certified, return receipt requested, to his last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit B."

Signed by:

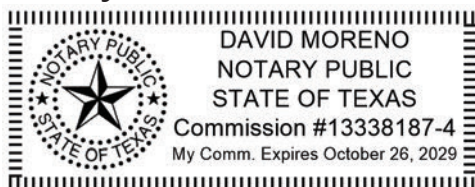
Daniel Mireles

8E456C679D48485...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/19/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

David Moreno

455E4109E15D4CD...

Notary Public State of Texas

June 30, 2026

Ricky Jessie Jr.

[REDACTED]

Venus, TX 76084-3665

Via CM/RRR No.9214 8901 9403 8331 3820 37

Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 38194
NOTICE OF ALLEGATIONS AGAINST RICKY JESSIE JR.

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:

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

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4054.301; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Ricky Jessie Jr. (Jessie), individual identification number 3225759, holds a life agent license issued by TDI on October 30, 2025.
2. On or about November 18, 2025, Jessie was appointed to sell life insurance for Americo Financial Life and Annuity Insurance Company (Americo).
3. Within 10 days of Jessie writing policies for Americo, Americo's regulatory compliance director noticed concerns, including four unauthorized bank drafts, prompting an investigation.
4. Americo's investigation identified 19 fictitious policies were created by Jessie which included the following indicators:
 - a. 21 year old A.M. was purportedly going to pay for three policies, indicating: she was the grandparent of 66 year old P.N. on policy ending in 0102; she was the grandparent of 63 year old H.B. on policy ending in 3179; and she was the grandchild of 70 year old D.B. on policy ending in 6979.
 - b. Policies ending in 9266 for D.S. and 0510 for J.G, indicated the same bank account ending in 3290, with each policy holder individually purporting to be the holder of the bank account. No relationship between D.S. and J.G. was found.
 - c. The following policies all indicated the same bank account ending in 3290, with each policy holder individually purporting to be the holder of the account and no relationship found between the policy holders:
 - i. policy ending in 3937 for C.H.
 - ii. policy ending in 0133 for A.H.
 - iii. policy ending in 0425 for K.L.

- iv. policy ending in 3109 for K.S.
 - v. Policy ending in 3284 for A.O.
- d. 14 of the applications included email addresses with an identical format¹, with one name being misspelled.
- 5. Americo attempted but was unable to obtain a statement from Jessie related to the investigative findings.
- 6. As a result of the investigative findings, Americo terminated Jessie's appointment on December 1, 2025.
- 7. Jessie failed to return \$10,967.49 in advanced commissions he received for the fictitious policies.
- 8. On May 6, 2026, after unsuccessfully attempting to communicate with Jessie via email, TDI sent a certified letter to Jessie's address of record, requesting information related to the findings in the Americo investigation. Jessie failed to respond to TDI's inquiry.

Legal Allegations

- 1. Jessie committed acts for which he may be disciplined, under TEX. INS. CODE § 4005.101, as contemplated under TEX. INS. CODE § 82.051 and 4005.102(2)(A).
- 2. Jessie engaged in fraudulent or dishonest acts or practices as contemplated under TEX. INS. CODE § 4005.101(b)(5).
- 3. Jessie misappropriated, converted, or otherwise illegally withheld money belonging to an insurer as contemplated under TEX. INS. CODE § 4005.101(b)(4)(A).
- 4. Jessie failed to respond to TDI's official inquiry, in violation of TEX. INS. CODE § 38.001(c).

¹ Using the name of the policy holder followed by a number and "@outlook.com".

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. restitution in the amount of \$10,967.49 to be paid to Americo Financial Life and Annuity Insurance Company, as authorized by TEX. INS. CODE § 82.053; and
3. the 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,

/s/ Nancy Williams

Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)
(512) 490-1020 (Fax)
nancy.williams@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Nancy Williams certify that a true and correct copy of this *Notice of Allegations Against Ricky Jessie Jr.* was sent by the following methods on June 30, 2026 to:

Ricky Jessie Jr.

[REDACTED]

Venus, TX 76084-3665

Via CM/RRR No.

Via Email:

[REDACTED]

/s/ Nancy Williams

Nancy Williams

2026-10119

EXHIBIT

B

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: 06/30/2026

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

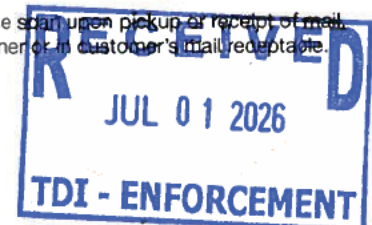
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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



9275 0901 1935 6200 0072 0667 36

NANCY/38194



Check type of mail or service

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



Firm Mailing Book For Accountable Mail

[illegible]

Postmaster Per (Name of receiving employee)

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

PSN 7530-02-000-9098

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