

No. **2026-10148**

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

Date: 09/23/2026

Subject Considered:

Amber Michelle Bush
Houston, Texas 77083

Default Order
TDI Enforcement File No. 39627

General remarks and official action taken:

This is a default order taken against Amber Michelle Bush (Respondent) because her license was revoked by operation of law upon her incarceration following a felony conviction. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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 August 19, 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], Houston, Texas 77083. TDI also sent the Notice of Allegations to Respondent's electronic mail address she last designated for receipt of official department communications, [REDACTED], and to an additional address associated with Respondent at the Federal Bureau of Prisons: FMC Carswell, Federal Medical Center, P.O. Box 27137 Fort Worth, Texas 76127.

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. §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4005.107, 4051.051, 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, 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 into this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

Order

It is ordered that any licenses held by Amber Michelle Bush 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

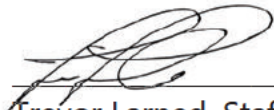
2026-10148

Commissioner's Order

Amber Michelle Bush

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Prepared and reviewed by:

A handwritten signature in black ink, appearing to read 'T. Larned', is written over a horizontal line.

Trevor Larned, 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 Amber Michelle Bush. I have confirmed that:

- a. The last mailing address provided to the department in writing by Amber Michelle Bush is [REDACTED] Houston, Texas 77083.
- b. Amber Bush is listed as a current inmate at FMC Carswell in the Federal Bureau of Prisons find an inmate tool under register number [REDACTED]. The listed address for inmates at FMC Carswell is FMC Carswell, Federal Medical Center, P.O. Box 27137, Fort Worth, Texas 76127.
- c. The file maintained by Enforcement contains a Notice of Allegations dated August 19, 2026, which was sent to Amber Michelle Bush.
- d. On August 19, 2026, the Notice of Allegations addressed to Amber Michelle Bush was sent via first class mail to her last known address: [REDACTED], Houston Texas 77083. The Notice of Allegations addressed to Amber Michelle Bush was also mailed certified, return receipt requested, to her last known address and her inmate address at FMC Carswell, and sent to the electronic mail address she last designated for receipt of official department communications: FMC Carswell, Federal Medical Center, P.O. Box 27137, Fort Worth, Texas 76127, and [REDACTED].

A copy of the certified mail log is attached as Exhibit B. A copy of the first-class mail log is attached as Exhibit C."

Signed by:

Daniel Mireles

F78AEEA06E6946D...

Affiant

2026-10148

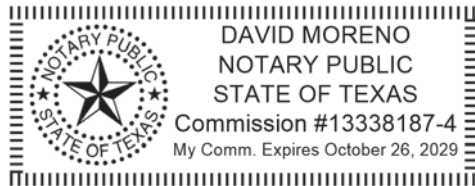
Commissioner's Order

Amber Michelle Bush

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 9/10/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
David Moreno
455E4109E15D4CD...
Notary Public State of Texas

2026-10148



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

EXHIBIT

A

August 19, 2026

Amber Michelle Bush

Houston, TX 77083

Via CM/RRR: 9214 8901 9403 8339 3369 57

Via First Class Mail

Via Email:

AMBER BUSH

FMC CARSWELL

FEDERAL MEDICAL CENTER

P.O. BOX 27137

FORT WORTH, TX 76127

VIA CM/RRR: 9214 8901 9403 8339 3376 57

TDI ENFORCEMENT CASE NO. 39627
NOTICE OF ALLEGATIONS AGAINST AMBER MICHELLE BUSH

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you to revoke your license. 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:

Trevor Larned, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
trevor.larned@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, 4005.107 and 4054.051; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. Amber Michelle Bush (Bush), individual identification number 1456663, held a general lines agent license that was issued by TDI on July 21, 2020, and expired on July 31, 2026.

Criminal History

2. From at least 2021, through at least 2022, Bush participated in a conspiracy scheme to defraud victims using a fictitious business email in which the victims were deceived into sending money they owed to real creditors to bank accounts under the control of Bush and her conspirators. The conspirators then disbursed the stolen money to other accounts under their control and sometimes further disbursed it as cash.
3. Bush used victim J.A.'s name, date of birth, address, and social security number to register businesses and open bank accounts in J.A.'s name. Bush issued or caused to be issued four checks totaling \$256,100 which drew on fraudulent proceeds from a stolen check.
4. A superseding indictment against Bush was filed on October 2, 2024, in the United States District Court for the Southern District of Texas, Houston Division,

in Case Number 4:23-CR-00222.

5. Bush was charged with three counts: conspiracy to commit wire fraud, in violation of 18 U.S.C. § 1349; conspiracy to commit money laundering, in violation of 18 U.S.C. § 1956(h); and unlicensed money transmitter, in violation of 18 U.S.C. § 1960.
6. On September 25, 2025, Bush pleaded guilty to one count of felony Aggravated Identity Theft, in violation of 18 U.S.C. 1028A(a)(1),¹ in Case Number 4:23CR00222-007 in the United States District Court for the Southern District of Texas, Houston Division.
7. A person commits felony Aggravated Identity Theft under 18 U.S.C. § 1028A(a)(1) when he or she knowingly transfers, possesses, or uses, without lawful authority, a means of identification of another person during and in relation to another enumerated felony. Those enumerated felonies include offenses such as theft of public money, making false statements, and fraud offenses. 18 U.S.C. § 1028A(c).
8. Under Texas law, a person commits the equivalent felony offense of Fraudulent Use or Possession of Identifying Information when he or she obtains, possesses, transfers, or uses an item of identifying information of another person without the other person's consent or effective consent with the intent to harm or defraud another. TEX. PENAL CODE § 32.51(b)(1).
9. Bush was sentenced to 24 months of confinement in the Federal Bureau of Prisons. On March 10, 2026, she was ordered to surrender to the Bureau of Prisons on April 2, 2026. She is incarcerated at FMC Carswell. Her anticipated release date is October 29, 2027.

Legal Allegations

1. Bush committed acts for which a license may be revoked under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Bush has willfully violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).

¹ The charge is listed by name as Aggravated Identity Theft in violation of 18 U.S.C. § 1028(a)(1) in the judgment but is correctly labeled in the plea agreement. Aggravated Identity Theft is located at 18 U.S.C. § 1028A(a)(1).

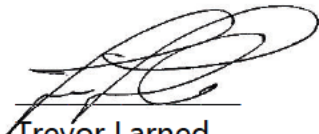
3. Bush has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
4. Bush has been imprisoned following a felony conviction, resulting in revocation of her license by operation of law under TEX. OCC. CODE § 53.021(b)(1)(A) and 28 TEX. ADMIN. CODE §§ 1.502(f)(2)(A), (f)(8), and (h).
5. Bush was convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(d)(1), (f)(2)(A), and (f)(8); and TEX. OCC. CODE §§ 53.021-53.023.
6. Bush was convicted of an offense that TDI considers to be of such serious nature that it is of prime importance in determining fitness for licensure, as contemplated by 28 TEX. ADMIN. CODE §§ 1.502(d)(1), (f)(2)(A), and (f)(8); and TEX. OCC. CODE §§ 53.021-53.023.
7. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize that the department:
 - a. considers it very important that license holders be honest, trustworthy, and reliable;
 - b. may revoke a license if the department determines that the license holder has been convicted of an offense that directly relates to the duties and responsibilities of the licensed occupation; and
 - c. considers the offense of Aggravated Identity Theft, equivalent to the felony offense of Fraudulent Use or Possession of Identifying Information under Texas law, to be of such a serious nature that it is of prime importance when determining fitness for licensure. 28 TEX. ADMIN. CODE §§ 1.502(f)(2)(A), (f)(8).
8. Bush was convicted of a felony involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033, and requires written consent from the commissioner of insurance to engage or participate in the business of insurance.

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.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'T. Larned', written over a horizontal line.

Trevor Larned

State Bar No. 24152808

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6336 (Direct)

(512) 490-1020 (Fax)

trevor.larned@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, Trevor Larned, certify that a true and correct copy of this *Notice of Allegations Against Amber Michelle Bush* was sent by the following methods on this the 19th day of August 2026, to:

Amber Michelle Bush

[REDACTED]

Houston, TX 77083

Via CM/RRR No: 9214 8901 9403 8339 3369 57

Via First Class Mail

Via Email: [REDACTED]

AMBER BUSH [REDACTED]

FMC CARSWELL

FEDERAL MEDICAL CENTER

P.O. BOX 27137

FORT WORTH, TX 76127

Via CM/RRR No: 9214 8901 9403 8339 3376 57



Trevor Larned

2026-10148

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: 08/19/2026

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	2
Total	2

*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.

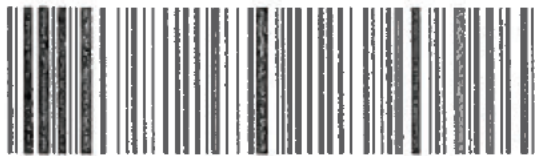
B. USPS Action

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 4256 79

Trevor/39627





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 |
| ☐ 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 8339 3369 57

Trevor/39627

AMBER MICHELLE BUSH
HOUSTON, TX 77083

2. 9214 8901 9403 8339 3376 57

AMBER BUSH
FMC CARSWELL FEDERAL MEDICAL
CENTER P O BOX 27137 FORT WORTH, TX 76127

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			
1.07	5.55								2.91			
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												



Total Number of Pieces Listed by Sender

2

Total Number of Pieces Received at Post Office

2

Postmaster: Per (Name of receiving employee)

Y. HANCOCK

Complete in Ink

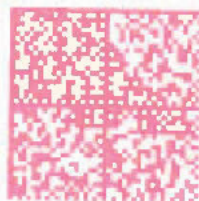
2026-10148

PS Form 3877, June 2015

Completed in Ink

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

Name and Address of Sender Texas Dept of Insurance Mail Code ENF 1601 Congress Avenue, Suite 6.900 Austin TX 78701 David Moreno 8.19.2026		Check type of mail or service: ☐ Priority Mail Express ☐ Registered Mail ☐ Certified Mail ☐ Signature Confirmation ☐ Signature Confirmation Restricted Delivery ☐ Insured Mail ☐ Registered Mail ☐ Registered Mail Restricted Delivery ☐ Registered Mail Signature Confirmation ☐ Registered Mail Signature Confirmation Restricted Delivery ☐ Registered Mail Signature Confirmation Restricted Delivery Signature Confirmation	
USPS Tracking/Article Number Trevor/39627	Address (Name, Street, City, State, & Zip Code) Amber Michelle Bush Houston, TX 77083	Postage 78	Affix Stamp Here (If issued as an international certificate of mailing or for additional copies of this receipt) Postmark with Date of Receipt
Handling Charge (if Registered and by value) Actual Value if Registered Insured Value Due sender if COD ASR Fee ASRD Fee RD Fee RR Fee SC Fee SCRD Fee SH Fee		Adult Signature Required Adult Signature Restricted Delivery Restricted Delivery Return Receipt Signature Confirmation Signature Confirmation Restricted Delivery Special Handling	



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 08/19/2026 ZIP 78701
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US POSTAGE

EXHIBIT

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