

No. 2026-9827

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

Date: 03/06/2026

Subject Considered:

Christopher Rene Tovar
El Paso, Texas

Default Order
TDI Enforcement File No. 34643

General remarks and official action taken:

This is a default order taken against Christopher Rene Tovar (Respondent) because he: misappropriated, converted, or illegally withheld money belonging to an insurer or insured; engaged in fraudulent or dishonest acts or practices; and failed to obtain a client's written consent for a service fee his agency charged under his direction and control. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order requires Respondent to pay restitution and 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 January 16, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED] El Paso, TX 79936-7195.

2026-9827

Commissioner's Order
Christopher Rene Tovar
Page 2 of 4

3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department'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, 4001.106, 4001.254, 4005.101, 4005.102, 4005.107, and 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. The department 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 §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department 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. The department'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.


2026-9827

Commissioner's Order
Christopher Rene Tovar
Page 3 of 4

Order


It is ordered that Christopher Rene Tovar must pay restitution in the amount of \$724.88 to Texas resident, A.M. Proof of payment of the restitution must be sent electronically to the department within 30 days of the date of this order to EnforcementReports@tdi.texas.gov.

It is further ordered that any licenses held by Christopher Rene Tovar 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:

FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Prepared and reviewed by:



Anna Kalapach, Staff Attorney
Enforcement

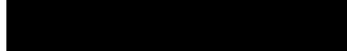
2026-9827



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

January 16, 2026,

Christopher Rene Tovar



El Paso, TX 79936-7195

Via CM/RRR No. 9214 8901 9403 8352 4209 47

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 34643
NOTICE OF ALLEGATIONS AGAINST CHRISTOPHER RENE TOVAR**

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

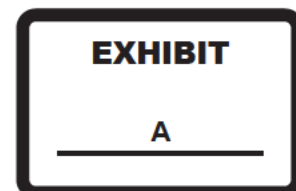
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Anna Kalapach, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov



Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4001.106, 4001.254, 4005.101, 4005.102, 4005.107, and 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. Christopher Rene Tovar (Tovar), individual identification number 1508445, holds a general lines agent license with a property and casualty qualification issued by TDI on November 25, 2015.
2. Tovar's license is scheduled to expire on February 28, 2026. However, Tovar may renew the license within 90 days after the scheduled expiration.¹
3. According to TDI's records, Tovar is the sole owner, officer, member, manager, and designated responsible licensed person for Main Insurance Agency LLC (MIA), firm identification number 160948. MIA held a general lines agency license with a property and casualty qualification issued by TDI on September 18, 2019, and which expired on September 18, 2025, when it failed to renew.
4. While MIA was actively licensed, Tovar controlled, directed, and administered MIA's operations, and therefore is responsible for its conduct and misconduct.

Misappropriation and Failure to Remit Premium

Denial of A.M.'s Windstorm Claim

5. Under the Texas Insurance Code, the Texas FAIR Plan Association (FAIR Plan) is a quasi-governmental agency created by the Legislature to provide limited, but essential homeowners insurance coverage to eligible property owners when no other insurer will cover that property in the private insurance market.

¹ Under TEX. INS. CODE § 4003.007, Tovar may seek to renew his license in the 90-day period following expiration. As contemplated in TEX. INS. CODE § 4005.107, TDI may seek to discipline Tovar for conduct committed before the effective date of any automatic forfeiture or surrender of its license, and any such forfeiture or surrender does not affect its culpability for the conduct that is the subject of this proceeding.

6. In October 2023, under Tovar's direction and control, MIA gave a Texas resident, A.M., a document stating and representing that MIA submitted an application to the FAIR Plan on October 30, 2023, to obtain a homeowners policy for A.M.'s property located in Socorro, Texas. The document purported that the policy would include:
 - a. premium of \$697;
 - b. coverage effective on receipt of payment; and
 - c. a one year policy period from October 30, 2023, to October 30, 2024
7. On October 30, 2023, A.M. paid MIA the \$697 premium in-full and MIA charged A.M. an additional \$27.88 as a purported service fee. In total, A.M. paid MIA \$724.88. A.M. did not give MIA or Tovar the requisite written consent for the purported \$27.88 service fee.
8. MIA, under Tovar's control, failed to remit any of the \$724.88 to the FAIR Plan, did not return that money to A.M., and kept it.
9. On or about January 11, 2024, A.M.'s home sustained damage from a windstorm or hail. A.M. submitted a claim for the loss to the FAIR Plan on January 13, 2024.
10. On January 17, 2024, the FAIR Plan sent A.M. a notice of claim denial stating that her policy was cancelled on October 11, 2023, and A.M. did not have a policy in force with the FAIR Plan on the date of the loss.
11. On June 25, 2024, MIA and Tovar admitted to TDI that they received A.M.'s premiums, claiming to have made a mistake, and did not know where the premiums were.
12. MIA and Tovar also admitted they made no effort to return the premiums to A.M. and that they did not file an errors and omissions claim under their policy to rectify the situation and make A.M. whole.
13. To date, A.M. has not been reimbursed for the premium she paid, or compensated for the property damage to her home that should have been covered by the insurance she believed she had paid for.

Cancellation of R.R.'s Policy

14. On or about August 29, 2023, Tovar and MIA submitted a commercial auto insurance policy application to Progressive County Mutual Insurance Company (Progressive) on behalf of a Texas business owned by R.R., and Progressive issued the policy.
15. Tovar failed to remit two of R.R.'s premium payments to Progressive. Specifically, R.R. sent the following payments to MIA which were not remitted:
 - a. \$995.27 on January 10, 2024; and
 - b. \$945.20 on February 8, 2024.
16. On or about January 22, 2024, Progressive canceled R.R.'s policy due to non-payment.
17. After learning that Progressive canceled his policy, R.R. went to a different agent for help in March 2024. The new agent helped R.R. get a new policy with Progressive and secured R.R. a credit on his account for the two premiums R.R. paid to MIA, but which Tovar failed to remit.
18. Progressive began to investigate MIA and Tovar. In June 2024, Progressive suspended their ability to write new business and notified TDI of the cancellation of their appointments in July and December 2024, respectively.

Legal Allegations

1. Tovar failed to obtain a client's written consent for a service fee his agency charged under his direction and control, in violation of TEX. INS. CODE § 4005.003(c)(2).
2. Tovar committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101 and 4005.102 because he has:
 - a. misappropriated, converted, or illegally withheld money belonging to an insurer or insured in violation of TEX. INS. CODE § 4005.101(b)(4); and
 - b. engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5).

3. Pursuant to TEX. INS. CODE § 82.053, the commissioner is authorized to direct Tovar to make complete restitution to each Texas resident, each Texas insured, and each entity operating in this state that is harmed by the above violations.

Relief Sought

TDI seeks the following relief:

1. revocation of Christopher Rene Tovar's license;
2. an order directing Christopher Rene Tovar to make restitution in the amount of \$724.88 to A.M. under TEX. INS. CODE § 82.053; and,
3. 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,



Anna Kalapach
State Bar No. 24083290
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6326 (Direct)
(512) 490-1020 (Fax)
anna.kalapach@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, Anna Kalapach, certify that a true and correct copy of this *Notice of Allegations Against Christopher Rene Tovar* was sent by the following methods on this 16th day of January, 2026 to:

Christopher Rene Tovar

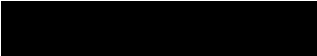


El Paso, TX 79936-7195

Via CM/RRR No. 9214 8901 9403 8352 4209 47

Via First Class Mail

Via Email:



Anna Kalapach



Name and Address of Sender

ENF J. GONZALES
1601 CONGRESS AVE
STE 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

USPS Tracking/Article Number

1. 9214 8901 9403 8352 4209 47

ANNA/34643

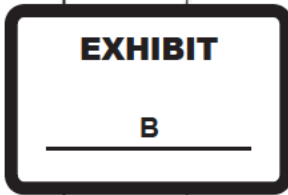
Addressee (Name, Street, City, State, & ZIP Code™)

CHRISTOPHER RENE TOVAR
[REDACTED]
EL PASO, TX 79938-7195

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



Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASND Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.74	5.30	Handling Charge - if Registered and over \$50,000 in value						2.82			
						Adult Signature Required	Adult Signature Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster, Per (Name of receiving employee)
[Signature]



**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: 01/16/2026
 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 0067 5123 92



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