

No. **2025-9067**

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

Date: 01/14/2025

Subject Considered:

Ciro Milanés Hernandez
Garland, TX 75040

Insuciro LLC
3964 Hwy 121 Apt 3034
Lewisville, TX 75067

Default Order
TDI Enforcement File Nos. 34741 & 35474

General Remarks and Official Action Taken:

This is a default order taken against Ciro Milanés Hernandez and Insuciro LLC (collectively Respondents) because Hernandez knowingly submitted insurance policy applications using invalid applicants for financial gain. Hernandez is the owner of Insuciro LLC. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order revokes Respondents' licenses.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On November 14, 2024, TDI sent a Notice of Allegations, attached as Exhibit A, to the Respondents.

2025-9067

Commissioner's Order

Ciro Milanes Hernandez & Insuciro LLC

Page 2 of 5

2. TDI sent the Notice of Allegations to Hernandez's last known address provided in writing to TDI, [REDACTED] Garland, TX 75040 and to Insuciro LLC's last known address provided in writing to TDI, 3964 Hwy 121 Apt 3034, Lewisville, TX 75067.
3. Respondents received and waived an opportunity for a hearing because Respondents failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations 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, 4001.106, 4001.254, 4005.101-4005.105, 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.
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 the Respondents 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 the Respondents' failure to send TDI a written response to the Notice of Allegations, TDI is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondents 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.

2025-9067

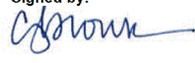
Commissioner's Order

Ciro Milanes Hernandez & Insuciro LLC

Page 3 of 5

Order

It is ordered that any licenses held by **Ciro Milanez Hernandez** and **Insuciro LLC** are revoked. A copy of this order will be provided to law enforcement and other appropriate administrative agencies for further investigation as may be warranted.

Signed by:

FC5D7EDDFFB84F8... _____
Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:

/s/Erik Huhn

Erik Huhn, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance (TDI). 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 **Ciro Milanes Hernandez and Insuciro LLC**. I have confirmed that:

- a. The last mailing address provided to TDI in writing by **Ciro Milanes Hernandez** is [REDACTED] Garland, TX 75040. The last mailing address provided to TDI in writing by **Insuciro LLC** is 3964 Hwy 121 Apt 3034, Lewisville, TX 75067.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 14, 2024, which was sent to **Ciro Milanes Hernandez and Insuciro LLC**.
- c. On November 14, 2024, the Notice of Allegations addressed to **Ciro Milanes Hernandez and Insuciro LLC** was mailed first-class and certified, return receipt requested, and emailed to their last known addresses.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

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2025-9067

Commissioner's Order
Ciro Milanes Hernandez & Insuciro LLC
Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/6/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
Mary Ruiz
795DC4D59167489...

Notary Public State of Texas

2025-9067



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

November 14, 2024

Ciro Milanes Hernandez
[REDACTED]
Garland, TX 75040

Via CM/RRR No.
9214 8901 9403 8388 3170 68

Insuciro LLC
c/o Ciro Milanes Hernandez
3964 Hwy 121 Apt 3034
Lewisville, TX 75067

Via CM/RRR No.
9214 8901 9403 8388 3171 29

**TDI ENFORCEMENT CASE NO. 34741 & 35474
NOTICE OF ALLEGATIONS AGAINST CIRO MILANEZ HERNANDEZ & INSUCIRO LLC**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you and Insuciro LLC. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

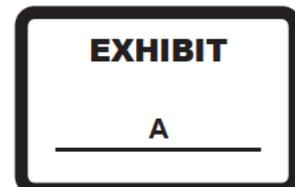
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Erik Huhn, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030



Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Erik.Huhn@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, 4001.252, 4005.101, 4005.102, 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Ciro Hernandez (Hernandez) holds a general lines agent license with a life, accident, health, and HMO qualification originally issued by TDI on January 3, 2024.
2. Hernandez is the owner, designated responsible licensing person, and only managing member of Insuciro LLC. Insuciro LLC holds a general lines agency license with a life, accident, health, and HMO qualification.
3. On May 2, 2024, American Income Life Insurance Company (AIL) terminated Hernandez's appointment for submitting seven policy applications using invalid applicants.
4. Hernandez used invalid social security numbers, dates of birth, mailing addresses, and drivers licenses when writing these policies. Each application was signed from the same IP address. Each application used the banking information of a person not affiliated with the policy applications in question.
5. Hernandez received an advanced commission for each of the seven policy applications he submitted. Hernandez has a debt balance of \$8,008 with AIL.

Legal Allegations

1. TDI may revoke Hernandez's license because he engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
2. Pursuant to TEX. INS. CODE §§ 4001.004, 4001.106(b)(2), and 4001.254, Insuciro LLC must have one corporate officer who is individually licensed by TDI to hold an

agency license. Insuciro LLC may not hold an agent license if Hernandez's license is revoked.

Relief Sought

TDI seeks the following relief:

1. Revocation of your license;
2. Revocation of Insuciro LLC's license; and
3. Imposition of any other just and appropriate relief to which TDI may be entitled to by law, including any combination of the above actions.

Respectfully,

/s/Erik Huhn

Erik Huhn
State Bar No. 24132806
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6355 (Direct)
(512) 490-1020 (Fax)
Erik.Huhn@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, Erik Huhn, certify that a true and correct copy of this *Notice of Allegations Against* *Ciro Milanes Hernandez and Insuciro LLC* was sent by the following methods on this 14th day of November, 2024 to:

Ciro Milanes Hernandez
[REDACTED]
Garland, TX 75040

Via CM/RRR No.:
9214 8901 9403 8388 3170 68
Via First Class Mail
Via Email:

[REDACTED]

Insuciro LLC
c/o Ciró Milanes Hernandez
3964 Hwy 121 Apt 3034
Lewisville, TX 75067

Via CM/RRR No.
9214 8901 9403 8388 3171 29
Via First Class Mail
Via Email:

[REDACTED]

/s/Erik Huhn

Erik Huhn

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, November 14, 2024

Check type of mail or service
 Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail
 Certified Mail Restricted Delivery
 Collect on Delivery (COD)
 Insured Mail
 First-Class Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation
 Signature Confirmation Restricted Delivery

Affix Stamp Here
 (if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt

Firm Mailing Book For Accountable Mail

EXHIBIT
 B

Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	(Extra Services) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RO Fee	RR Fee	SC Fee	SCRD Fee	Special Handling
HUHN/34741	C/O CIRIO MILANES HERNANDEZ GARLAND, TX 75040	69												
35474	INSUCIRO LLC C/O CIRIO MILANES HERNANDEZ 3964 HWY 121 APT 3034 LEWISVILLE, TX 75067	69												



2025-9067

(2) Number of Pieces
 (2) Number of Pieces Received at Post Office

Postmaster: Per Name of receiving employee
 Completed in Ink

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

Handling Charge-if Registered and over \$50.00



quodient
 CORRECTION
 IMI
 \$004.00
 ZIP 78701
 043M32206995

Adult Signature Required
 Adult Signature Restricted Delivery
 Restricted Delivery
 Return Receipt
 Signature Confirmation
 Signature Confirmation Restricted Delivery
 Special Handling



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: 11/14/2024
Shipped From:
Name: ENF M RUIZ
Address: 1601 CONGRESS AVENUE
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

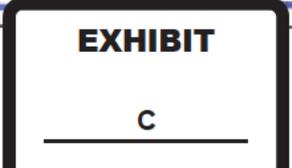
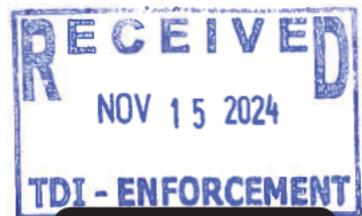
- Note to RSS Clerk:
- Home screen > Mailing/Shipping > More
 - Select Shipment Confirm
 - Scan or enter the barcode/label number from PS Form 5630
 - Confirm the volume count message by selecting Yes or No
 - Select Pay and End Visit to complete transaction

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 0057 0464 49



Huhn/ 34741 & 35474



Name and Address of Sender
 ENF M RUIZ
 1601 CONGRESS AVENUE
 STE 6 900
 AUSTIN TX 78701

- Check type of mail or service
- Adult Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted Delivery
 - Collect on Delivery (COD)
 - Insured Mail
 - Priority Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

USPS Tracking/Article Number

1. 9214 8901 9403 8388 3170 68

Huhn/ 34741 & 35474

2. 9214 8901 9403 8388 3171 29

INSUCIRO LLC
 CO CIRO MILANES HERNANDEZ
 3994 HWY 121 APT 3034
 LEWISVILLE, TX 75067

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	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
0.69	4.85								2.62			
0.69	4.85								2.62			

RECEIVED
 NOV 15 2024
 TDI - ENFORCEMENT

2025-9067



Total Number of Pieces Listed by Sender: 2
 Total Number of Pieces Received at Post Office: 2
 Postmaster, Per (Name of receiving employee):

PS Form 3877, January 2017 (Page 1 of 1)
 PSN 7530-02-000-9098
 Jobid 5455853

Complete in Ink

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