

No. 2025-9136

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

Date: 02/12/2025

Subject Considered:

Alfredo Capressi
Irving, TX 75038-6296

Default Order
TDI Enforcement File No. 34744

General Remarks and Official Action Taken:

This is a default order taken against Alfredo Capressi (Respondent) because he knowingly submitted seven insurance policy applications using invalid applicants. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). 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 December 30, 2024, 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 TDI: [REDACTED] Irving, TX 75038-6296.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

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Alfredo Capressi

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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, 4005.101, 4005.102, 4054.051, 4054.352; 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 §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's 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. 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.

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Order

It is ordered that any licenses held by Alfredo Capressi 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:

FC5D7EDDFFB4F8...

Cassie Brown

Commissioner of Insurance

Prepared and reviewed by:

/s/Erik Huhn

Erik Huhn, Staff Attorney
Enforcement

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Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

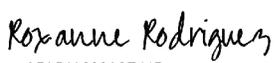
Before me, the undersigned authority, personally appeared Roxanne Rodriguez, who, being by me duly sworn, deposed as follows:

"My name is Roxanne Rodriguez 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 Alfredo Capressi. I have confirmed that:

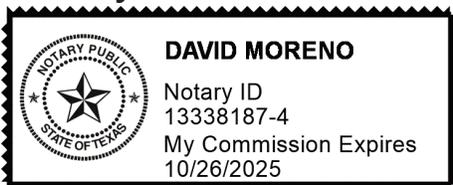
- a. The last mailing address provided to the department in writing by Alfredo Capressi is [REDACTED] Irving, TX 75038-6296.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 30, 2024, which was sent to Alfredo Capressi.
- c. On December 30, 2024, the Notice of Allegations addressed to Alfredo Capressi was mailed first-class and certified, return receipt requested, to his last known address.

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

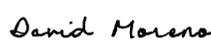
Signed by:

A5A54A392A8E41D...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/27/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

455E4109E15D4CD...
Notary Public State of Texas

2025-9136



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

December 30, 2024

Alfredo Capressi



Irving, TX 75038-6296

Via CM/RRR: 9214 8901 9403 8393 9653 46

**TDI ENFORCEMENT CASE NO. 34744
NOTICE OF ALLEGATIONS AGAINST ALFREDO CAPRESSI**

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

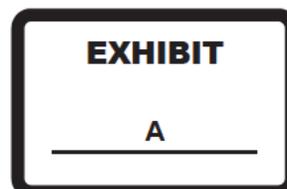
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

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, 4005.101, 4005.102, 4054.051, 4054.352; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Alfredo Capressi (Capressi) holds a general lines agent license with a life, accident, health, and HMO qualification originally issued by TDI on February 22, 2024.
2. On April 25, 2024, American Income Life Insurance Company (AIL) terminated Capressi's appointment for knowingly submitting seven insurance applications using invalid applicants.
3. Capressi used invalid social security numbers, dates of birth, mailing addresses, and drivers licenses on the applications. Each application was signed from the same IP address and used the banking information of a person not affiliated with the policy applications.
4. Capressi received an advanced commission for each of the seven policy applications he submitted. Capressi has a debt balance of \$7,311 with AIL.
5. On November 7, 2024, TDI sent a request for information to Capressi regarding his termination. Capressi did not respond to TDI's request.

Legal Allegations

1. Capressi did not respond to TDI's request for information in violation of TEX. INS. CODE § 38.001.
2. TDI may revoke Capressi's license because he willfully violated a Texas insurance law, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
3. TDI may revoke Capressi's license because he engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. Revocation of your license; and
2. 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 Alfredo Capressi* was sent by the following methods on this 30th day of December, 2024 to:

Alfredo Capressi
[REDACTED]
Irving, TX 75038-6296

Via CM/RRR: 9214 8901 9403 8393 9653 46
Via First Class Mail
Via Email: [REDACTED]

/s/Erik Huhn

Erik Huhn



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: 12/30/2024
 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	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 0057 9750 84

ERIK/34744



EXHIBIT

B

2025-9136

Name and Address of Sender
Texas Dept of Insurance
Mail Code ENF
1601 Congress Avenue, Suite 6.900
Austin TX 78701
David Moreno
December 30, 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
 Priority Mail
 First-Class Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation
 Signature Confirmation Restricted Delivery

USPS Tracking/Article Number
ERIK/34744

Address (Name, Street, City, State, & Zip Code)
Alfredo Capressi
[Redacted]
Irving, TX 75038-6296

Postage
6.9

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



Postmaster, Per (Name of receiving employee)
①
Moreno

Completed in Ink

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

Handling Charge

\$50,000 in value

- Adult Signature Requ.
- Adult Signature Restricted Deliv.
- Restricted Delivery
- Return Receipt
- Signature Confirmation
- Signature Confirmation Restricted Delivery
- Special Handling



Firm Mailing Book For Accountable Mail



Firm Mailing Book For Accountable Mail

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
 - 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 8393 9653 46

ERIK/34744

Addressee (Name, Street, City, State, & ZIP Code™)
ALFREDO CAPRESSI
IRVING, TX 75038-6296

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee
0.97	4.85								2.62

RECEIVED
JAN 02 2025
TDI - ENFORCEMENT



Total Number of Pieces Received at Post Office
1

Postmaster, Per (Name of receiving employee)
ykamru

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.

EXHIBIT C