

No. 2025-9197

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

**Date:** 03/11/2025

**Subject Considered:**

Nelson Israel Alfaro  
Littleton, Colorado

Default Order  
TDI Enforcement File No. 30337

**General Remarks and Official Action Taken:**

The subject of this default order is whether an adjuster all lines license should be issued to Nelson Israel Alfaro (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order denies Respondent's license application.

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

**Findings of Fact**

Failure to Respond to Notice of Allegations

1. On January 6, 2025, 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], Littleton, Colorado 80128.
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.

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Commissioner's Order

Nelson Israel Alfaro

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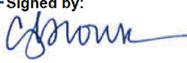
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4101.051; 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. 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.
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.

## Order

It is ordered that Nelson Israel Alfaro's application is denied. 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:  
  
FC5D7EDDFB4F8...

Cassie Brown  
Commissioner of Insurance

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Commissioner's Order

Nelson Israel Alfaro

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Prepared and reviewed by:

A handwritten signature in black ink that reads "Victor Moya III". The signature is written in a cursive style with a large, stylized "V" and "M".

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Victor Moya III, 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. 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 Nelson Israel Alfaro. I have confirmed that:

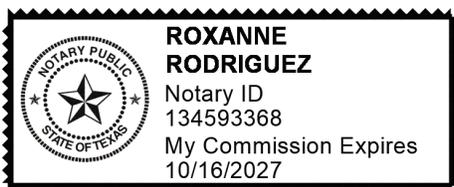
- a. The last mailing address provided to the department in writing by Nelson Israel Alfaro is [REDACTED], Littleton, Colorado 80128.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 6, 2025, which was sent to Nelson Israel Alfaro.
- c. On January 6, 2025, the Notice of Allegations addressed to Nelson Israel Alfaro 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:  
  
 \_\_\_\_\_  
 Affidavit 6D4C4826096441E...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/14/2025. This notarial act was an online notarization.

**Notary Seal**



**Digital Certificate**

DocuSigned by:  
  
 \_\_\_\_\_  
 C3FD016A04434A6...  
 Notary Public State of Texas

2025-9197



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

January 6, 2025

Nelson Israel Alfaro



Littleton, Colorado 80128

Via CM/RRR No. 9214 8901 9403 8394 8400 48

**TDI ENFORCEMENT CASE NO. 30337  
NOTICE OF ALLEGATIONS AGAINST NELSON ISRAEL ALFARO**

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice states the allegations against you and the relief sought by TDI.

***YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS***

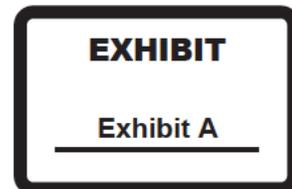
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Victor Moya, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
Victor.Moya@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, and 4101.051, TEX. OCC. CODE §§ 53.021–53.023, 28 TEX. ADMIN. CODE § 1.502,<sup>1</sup> and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

**Factual Allegations**

License Application

1. On March 3, 2022, Nelson Israel Alfaro (Alfaro), individual identification no. 2518980, submitted an application to TDI for a nonresident adjuster all lines license.
2. On July 15, 2022, the department proposed to deny Alfaro's license application based on his criminal history. Alfaro appealed that decision and made a written request for a hearing.

Criminal History

3. On July 14, 2020, Alfaro pleaded guilty to one count of Conspiracy to Defraud the United States, Obstruct Justice, and Make False Statements to Federal Law Enforcement Officers, a felony, and one count of False Statements to a Law Enforcement Officer, a felony, in Case Number 8:19-cr-388-T-35AEP in the United States District Court for the Middle District of Florida, Tampa Division. Alfaro was sentenced to 14 months incarceration in federal prison and 36 months of supervised release upon completion of his confinement term.
4. Alfaro is currently on supervised release and is not scheduled to complete his supervision until approximately January 2025.

Prior Disciplinary Action

5. On June 26, 2006, Alfaro was licensed as a practicing attorney by the Florida Bar.

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<sup>1</sup> All references to 28 TEX. ADMIN. CODE § 1.502 herein, are to the version of that rule pre-dating amendments adopted in Order 2023-8185, effective on and after September 26, 2023.

6. On October 7, 2019, the Florida Bar filed a petition to revoke Alfaro's law license, citing the indictment for his criminal offenses above.
7. On November 7, 2019, the Florida Supreme Court revoked Alfaro's law license in Disciplinary Revocation Case No. SC19-1705.

## Misrepresentation on License Application

8. In his application, Alfaro falsely answered "No" to the following question:

Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?

"Involved" means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action.

"Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial...

If you answer yes, you must attach to this application:

- a) A written statement identifying the type of license and explain the circumstances of each incident,
- b) A copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) A copy of the official document, which demonstrates the resolution of the charges or any final judgment.

## **Legal Allegations**

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

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Notice of Allegations

Nelson Israel Alfaro

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3. Alfaro intentionally made a material misstatement in his license application, in violation of TEX. INS. CODE § 4005.101(b)(2).
4. Alfaro has obtained or attempted to obtain a license by fraud or misrepresentation, in violation of Tex. Ins. Code § 4005.101(b)(3).
5. Alfaro engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
6. Alfaro has been convicted of a felony, in violation of TEX. INS. CODE § 4005.101(b)(8).
7. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(e), emphasize that TDI:
  - a. considers it very important that applicants be honest, trustworthy, and reliable;
  - b. may refuse to issue an original license if the department determines that the applicant has committed a felony or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation;
  - c. considers any offense for which fraud, dishonesty, or deceit is an essential element, to be of such serious nature that it is of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE § 1.502(e)(1);
  - d. considers any felony involving moral turpitude or breach of fiduciary duty, to be of such serious nature that it is of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE § 1.502(e)(3); and
  - e. considers the offenses of: Conspiracy to Defraud the United States, Obstruct Justice, and Make False Statements to Federal Law Enforcement Officers and False Statements to a Law Enforcement Officer to be of such serious nature that they are of prime importance when determining fitness for licensure, 28 TEX. ADMIN. CODE §§ 1.502(e)(1) and 1.502(e)(3).

8. Alfaro was convicted of felonies involving dishonesty or breach of trust, as specified in 18 U.S.C. § 1033, and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

**Relief Sought**

TDI seeks the following relief:

1. denial of your license application;
2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; 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,



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Victor Moya III  
State Bar No. 24104330  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6332 (Direct)  
(512) 490-1020 (Fax)  
Victor.moya@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, Victor Moya III, certify that a true and correct copy of this *Notice of Allegations Against Nelson Israel Alfaro* was sent by the following methods on this 6th day of January, 2025 to:

Nelson Israel Alfaro

[REDACTED]  
Littleton, Colorado 80128

*Via CM/RRR No.: 9214 8901 9403 8394 8400 48*

*Via First Class Mail*

*Via Email:* [REDACTED]

*Respondent Pro Se*



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Victor Moya III



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# 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: 01/06/2025

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	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.

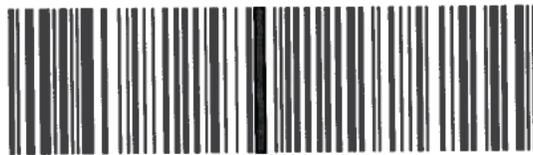
## B. USPS Action

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

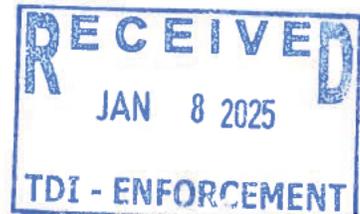
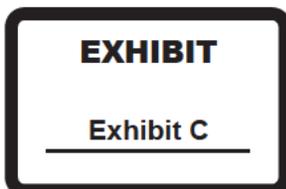
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0058 0871 20

MOYA/30337





Firm Mailing Book For Accountable Mail

2025-9197

Name and Address of Sender  
ENF M RUIZ  
1601 CONGRESS AVENUE  
STE 6.900  
AUSTIN TX 78701

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

- 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

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

NELSON ISRAEL ALFARO  
[REDACTED]  
LITTLETON, COLORADO 80128

USPS Tracking/Article Number

1. 9214 8901 9403 8394 8400 48  
MOYA/30337

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
1.50	4.85	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

RECEIVED  
JAN 8 2025  
CAPITOL STATION  
AUSTIN TX 78711



Postmaster Per (Name of receiving employee)

[Signature]  
Complete in Ink

Total Number of Pieces Listed by Sender: 1  
Total Number of Pieces Received at Post Office: 1