

No. **2025-9198**

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

Date: 03/11/2025

Subject Considered:

Marco Forero
Irving, TX 75061-4767

Default Order
TDI Enforcement File No. 34745

General Remarks and Official Action Taken:

This is a default order taken against Marco Forero (Respondent) because he knowingly submitted 25 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 and orders him to pay \$22,318 in restitution.

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 75061-4767.
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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Commissioner's Order

Marco Forero

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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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Commissioner's Order

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Order

It is ordered that any licenses held by Marco Forero 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.

It is also ordered that Marco Forero pay restitution to American Income Life Insurance Company in the amount of \$22,318. Proof of payment of the restitution must be sent electronically to TDI within 30 days of the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:

FC5D7EDDFB4F8...

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 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 Marco Forero. I have confirmed that:

- a. The last mailing address provided to the department in writing by Marco Forero is [REDACTED], Irving, TX 75061-4767.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 30, 2024, which was sent to Marco Forero.
- c. On December 30, 2024, the Notice of Allegations addressed to Marco Forero was mailed first-class and certified, return receipt requested, to his last known address.

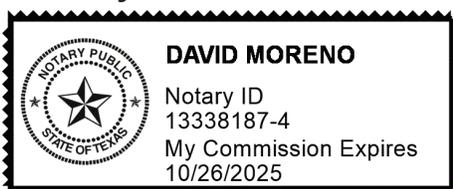
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

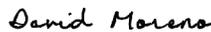
 1435276E00C440F...
 Affiant

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

2025-9198



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

December 30, 2024

Marco Forero



Irving, TX 75061-4767

Via CM/RRR No. 9214890194038393969641

**TDI ENFORCEMENT CASE NO. 34745
NOTICE OF ALLEGATIONS AGAINST MARCO FORERO**

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

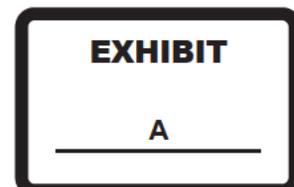
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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. Marco Forero (Forero) holds a general lines agent license with a life, accident, health, and HMO qualification originally issued by TDI on February 21, 2024.
2. On May 2, 2024, American Income Life Insurance Company (AIL) terminated Forero's appointment for knowingly submitting 25 insurance applications using invalid applicants.
3. Forero used invalid social security numbers, dates of birth, mailing addresses, and driver license numbers 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. Forero received an advanced commission for each of the 25 policy applications he submitted. Forero has a debt balance of \$22,318 with AIL.
5. On November 6, 2024, TDI sent a request for information to Forero regarding his termination. Forero did not respond to TDI's request.

Legal Allegations

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

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Notice of Allegations

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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 Marco Forero* was sent by the following methods on this 30th day of December, 2024 to:

Marco Forero



Irving, TX 75061-4767

Via CM/RRR No.: 9214890194038393969641

Via First Class Mail

Via Email:



/s/Erik Huhn

Erik Huhn

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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: 12/30/2024

Shipped From:

Name: ENF R RODRIGUEZ

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:

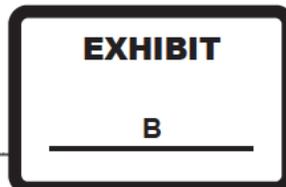
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0057 9753 05



Huhn/34745



Firm Mailing Book For Accountable Mail

Name and Address of Sender
ENF R. RODRIGUEZ
1601 CONGRESS AVE
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

9214 9901 9403 8393 9696 41

Huhn/34745

MARCO FORERO
IRVING, TX 75061-4767

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

Postage	(Extra Services) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	Special Services Fee
0.69	4.85								2.62	

RECEIVED
JAN 02 2025
TDI - ENFORCEMENT

2025-9198



Total Number of Pieces Listed by Sender: 1

Postmaster, Per (Name of receiving employee)

1

Ykoma

Complete in Ink

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

EXHIBIT
C

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