

No. 2025-9205

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

Date: 03/12/2025

Subject Considered:

Geneva Mariscal Camacho
San Antonio, TX 78238-1620

Default Order
TDI Enforcement File No. 36293

General Remarks and Official Action Taken:

This is a default order taken against Geneva Mariscal Camacho (Respondent) because she engaged in fraudulent and dishonest conduct by filing a false personal policy claim, and because she is not actively engaged in soliciting or writing insurance for the public. 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 January 27, 2025, 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 the department, [REDACTED], San Antonio, TX 78238-1620.
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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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

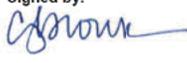
1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. 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, 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. 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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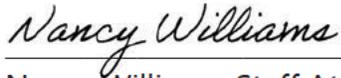
Order

It is ordered that any licenses held by Geneva Mariscal Camacho 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:


Nancy Williams, Staff Attorney
Enforcement

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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 Geneva Mariscal Camacho. I have confirmed that:

- a. The last mailing address provided to the department in writing by Geneva Mariscal Camacho is [REDACTED], San Antonio, TX 78238-1620.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 27, 2025, which was sent to Geneva Mariscal Camacho.
- c. On January 27, 2025, the Notice of Allegations addressed to Geneva Mariscal Camacho was mailed certified, return receipt requested, to her last known address.

A copy of the certified mail log maintained by Enforcement is attached as Exhibit B."

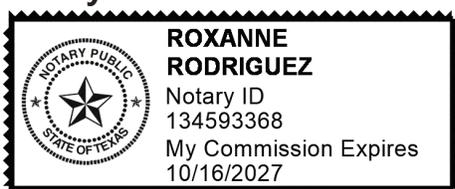
Signed by:

David Moreno _____

D248926FA68C46B...
Affidavit

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/18/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

Roxanne Rodriguez

C3FD016A04434A6...

Notary Public State of Texas

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

EXHIBIT

A

January 27, 2025

Geneva Mariscal Camacho

Via CM/RRR No. 9214 8901 9403 8398 1032 86

[REDACTED]
San Antonio, TX 78238-1620

**TDI ENFORCEMENT CASE NO. 36293
NOTICE OF ALLEGATIONS AGAINST GENEVA MARISCAL CAMACHO**

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:

Nancy Williams, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
nancy.williams@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, 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Geneva Mariscal Camacho (Camacho), individual identification number 971355, holds a personal lines property and casualty agent license issued by TDI on February 21, 2018.
2. On March 10, 2018, Camacho was appointed as a personal lines property and casualty agent producer for United Services Automobile Association (USAA) and other USAA companies.
3. On September 17, 2024, USAA initiated an investigation into a personal property claim Camacho filed after discovering that she had possession of the property she claimed was stolen, concluding that Camacho misrepresented material facts and made false statements in her claim.
4. On November 20, 2024, USAA canceled Camacho's appointments.
5. TDI records indicate that Camacho has no other active appointments with any insurance carrier.

Legal Allegations

1. Camacho committed acts for which she may be disciplined under Tex. Ins. Code § 4005.101(b), including revocation of her license, as contemplated under Tex. Ins. Code § 82.051.
2. Camacho engaged in fraudulent or dishonest acts or practices, as contemplated under Tex. Ins. Code § 4005.101(b)(5).
3. Camacho is not actively engaged in soliciting or writing insurance for the public as required by Tex. Ins. Code § 4001.104(a), as contemplated under TEX. INS. CODE § 4005.101(b)(10), and as evidenced by her lack of appointments required to

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engage in the business as an agent as contemplated under Tex. Ins. Code § 4001.201.

Relief Sought

TDI seeks the following relief:

1. revocation of your license, and
2. any other just and appropriate relief to which the department may be entitled to by law.

Respectfully,



Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)
(512) 490-1020 (Fax)
nancy.williams@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

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CERTIFICATE OF SERVICE

I, Nancy Williams, certify that a true and correct copy of this *Notice of Allegations Against Geneva Mariscal Camacho* was sent by the following methods on January 27, 2025 to:

Geneva Mariscal Camacho
[REDACTED]
San Antonio, TX 78238-1620

Via CM/RRR No. 9214 8901 9403 8398 1032 86



Nancy Williams

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: 01/27/2025
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

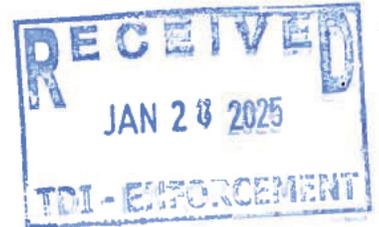
USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0058 5813 76

Williams/36293





Firm Mailing Book For Accountable Mail

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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

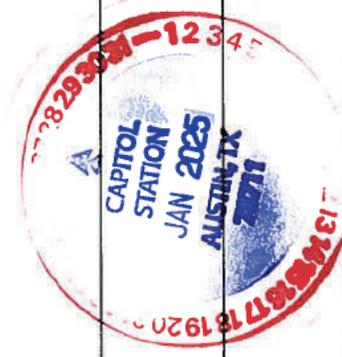
USPS Tracking/Article Number

1. 9214 8901 9403 8398 1032 86
Williams/36293

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

GENEVA MARISCAL CAMACHO
[REDACTED]
SAN ANTONIO, TX 78238-1620

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	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



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

Postmaster, Per (Name of receiving employee)

Yvonne

Complete in Ink

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