

No. 2025-9255

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

Date: 04/14/2025

Subject Considered:

Alisha Bertron
Decatur, Texas 76234-0776

Default Order
TDI Enforcement File No. 36146

General Remarks and Official Action Taken:

This is a default order taken against Alisha Bertron (Respondent) because she misappropriated money belonging to an insurance enrollee, engaged in fraudulent and dishonest conduct, and failed to respond to TDI's request for information. 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 her to pay \$65,000 in restitution to MBR Energy Services.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On February 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, PO Box 776, Decatur, Texas 76234-0776.
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.

2025-9255

Commissioner's Order

Alisha Bertron

Page 2 of 4

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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, 4054.051; 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.

2025-9255

Commissioner's Order

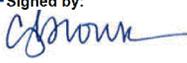
Alisha Bertron

Page 3 of 4

Order

It is ordered that any licenses held by Alisha Bertron 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 ordered that Alisha Bertron pay restitution to MBR Energy Services in the amount of \$65,000. 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:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Priya Subramanian, Staff Attorney
Enforcement

2025-9255

Commissioner's Order

Alisha Bertron

Page 4 of 4

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 Alisha Bertron. I have confirmed that:

- a. The last mailing address provided to the department in writing by Alisha Bertron is PO Box 776, Decatur, Texas 76234-0776.
- b. The file maintained by Enforcement contains a Notice of Allegations dated February 27, 2025, which was sent to Alisha Bertron.
- c. On February 27, 2025, the Notice of Allegations addressed to Alisha Bertron was mailed first-class and certified, return receipt requested, to her last known address.

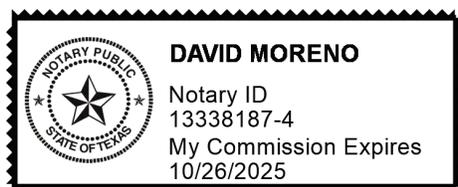
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

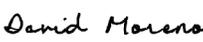
870EEA3B585C4A2...
Affiant

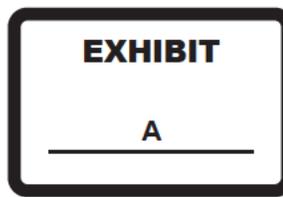
SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/26/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:

455E4109E15D4CD...
Notary Public State of Texas



02/27/2025

Alisha Bertron
PO Box 776
Decatur, TX, 76234-0776

Via CM/RRR No. 9214890194038302 647684
Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 36146
NOTICE OF ALLEGATIONS AGAINST ALISHA BERTRON

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:

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

Factual Allegations

1. Alisha Bertron (Bertron) holds a General Lines Agent license with a Life, Accident, Health, and HMO qualification and a Property and Casualty qualification, both issued on October 13, 2016.
2. On February 17, 2024, Bertron accepted two deposits from MBR Energy Services (MBR), LLC, totaling \$65,000 for the downpayment on a commercial insurance policy.
3. The policy purchased by Bertron on behalf of MBR was effective on February 14, 2024. Full payment on this insurance policy in the amount of \$347,000 was due on March 25, 2024.
4. On April 1, 2024, the insurance carrier, Everest Indemnity Insurance Company (Everest), notified its wholesale broker, Southwest Risk, LP, that payment was overdue and requested payment to avoid cancellation.
5. Following the sale of the policy to MBR, Bertron sold her insurance business to Todd Carter of First Choice Insurance Partners and became an employee of First Choice Insurance Partners.
6. Between April 4, 2024, and May 8, 2024, Everest sent Bertron three notices for past due payment on the insurance policy.
7. The policy purchased by MBR was canceled due to nonpayment of premium effective May 13, 2024.
8. MBR filed a police report for Bertron's theft of their premium payments and filed a consumer complaint to TDI on July 10, 2024.
9. On May 24, 2024, TDI contacted Bertron requesting a response to MBR's complaint, but she failed to respond.

Legal Allegations

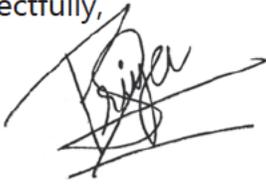
1. Bertron did not respond to TDI's request for information in violation of TEX. INS. CODE §38.001.
2. Bertron willfully violated a Texas Insurance law, as contemplated by TEX. INS. CODE §4005.101(b)(1).
3. Bertron misappropriated, converted to her own use, or illegally withheld money belonging to an insured or enrollee, as contemplated by TEX. INS. CODE §4005.101(b)(4).
4. Bertron 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;
2. restitution amounting to \$65,000 to MBR Energy Services under TEX. INS. CODE § 82.053; 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,

A handwritten signature in black ink, appearing to read 'Priya', is written over a horizontal line. The signature is stylized and somewhat obscured by additional scribbles and lines.

Priya Subramanian
State Bar No. 24143443
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6773 (Direct)
(512) 490-1020 (Fax)
Priya.subramanian@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, Priya Subramanian, certify that a true and correct copy of this *Notice of Allegations* was sent by the following methods on this 27th day of February, 2025 to:

Alisha Bertron
PO Box 776
Decatur, TX, 76234-0776

Via CM/RRR No.:

Via First Class Mail

Via Email: [REDACTED]

A handwritten signature in black ink, appearing to read 'Priya', is written over a horizontal line. The signature is stylized and somewhat obscured by additional scribbles.

Priya Subramanian

2025-9255

EXHIBIT
C

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: 02/27/2025

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:

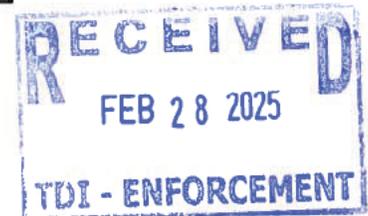
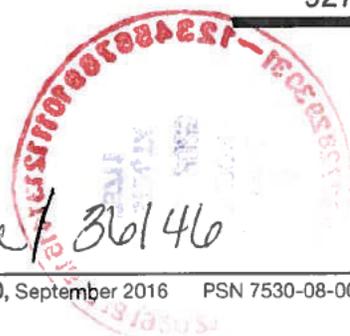
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 0059 4118 01





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

1. 9214 8901 9403 8302 6476 84

Pink Bottle

Addressee (Name, Street, City, State, & ZIP Code™)
ALISHA BERTSON
PO BOX 776
DECATUR, TX, 76234-0776

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	Handling Charge - if Registered and over \$50,000 in value							2.62			
						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): *MD*