

No. 2025-9367

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

Date: 06/23/2025

Subject Considered:

Jennifer Del Carmen Marcia
Dallas, Texas

Default Order
TDI Enforcement File No. 35557

General remarks and official action taken:

The subject of this default order is whether a general lines agent license should be issued to Jennifer Del Carmen Marcia (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). 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 May 8, 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 TDI, [REDACTED], Dallas, Texas 75152.
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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Jennifer Del Carmen Marcia

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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

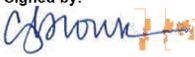
1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, and 4051.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051-2001.178.
2. The commissioner has 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. 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 Jennifer Del Carmen Marcia'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: 
FC5D7EDDFFBB4F8 

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Nancy Williams, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

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

"My name is Daniel Mireles 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.

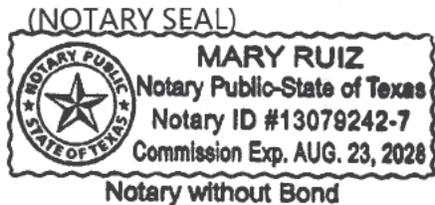
I have reviewed TDI's records concerning Jennifer Del Carmen Marcia. I have confirmed that:

- a. The last mailing address provided to the department in writing by Jennifer Del Carmen Marcia is [REDACTED] Dallas, Texas 75152.
- b. The file maintained by Enforcement contains a Notice of Allegations dated May 8, 2025, which was sent to Jennifer Del Carmen Marcia.
- c. On May 8, 2025 the Notice of Allegations addressed to Jennifer Del Carmen Marcia 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."

Daniel Mireles
Affiant

SWORN TO AND SUBSCRIBED before me on DATE.



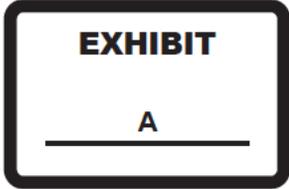
Mary Ruiz
Signature of Notary Public

MARY RUIZ
Printed Name of Notary Public

2025-9367



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



May 8, 2025

Jennifer Del Carmen Marcia



Dallas, TX 75152

Via CM/RRR No.:

9214 8901 9403 8313 3895 59

Via Email:



**TDI ENFORCEMENT CASE NO. 35557
NOTICE OF ALLEGATIONS AGAINST JENNIFER DEL CARMEN MARCIA**

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:

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; 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.

Factual Allegations

1. Jennifer Del Carmen Marcia (Marcia), individual identification number 2068062, was issued a general lines agent license with a qualification in life, accident, health, & HMO on June 28, 2019.
2. On December 2, 2020, Marcia was indicted in the United States District Court, Western Division of Texas, Del Rio Division, for conspiracy to transport illegal aliens, a federal felony offense committed on or about November 3, 2020.
3. On December 28, 2020, Marcia submitted an application for a license qualification in property and casualty that was issued on the same date, based on the information Marcia provided on her application.
4. In response to the criminal background questions on the December 28, 2020, application, Marcia falsely indicated that she had not been charged with an offense.
5. On May 17, 2021, Marcia pleaded guilty and was adjudicated guilty as charged in the indictment, a violation under 8 U.S.C. § 1324(a)(1)(A)(v)(I) & (B)(i)¹.
6. On October 22, 2021, Marcia submitted a renewal application in which she falsely indicated that she had not been convicted of an offense. Marcia's license was renewed the same day, based on the false information she provided to TDI.
7. On November 8, 2022, Marcia was sentenced to incarceration in the Federal Bureau of Prisons for 27 months, with credit for time served, indicating that Marcia was incarcerated November 3–13, 2020², and May 17–24, 2021. The sentence ordered

¹ A federal felony offense which carries a prison term of up to 10 years.

² Further indication that Marcia had knowledge of being charged with an offense prior to the submission of the second application to TDI.

Marcia to surrender upon notice to the United States Marshals Service, no sooner than February 10, 2023.

8. Marcia's general lines agent license expired on November 30, 2023, after she failed to submit an application for renewal.
9. On May 13, 2024, Marcia filed an application to reactivate her general lines agent license with a qualification in property and casualty. Marcia failed to disclose her criminal background by falsely answering the question relating to felony offenses.
10. On June 3, 2024, TDI sent a letter to Marcia indicating her failure to disclose her criminal history and requesting additional information.
11. In Marcia's correspondence with TDI between June 3, 2024, and September 3, 2024, Marcia stated that she was released from federal confinement after 13 months and was scheduled to begin serving her community supervision in December of 2024.
12. Staff at the United States Probation and Pretrial Services, Northern District of Texas, indicated that Marcia began her probation on December 13, 2024, and is scheduled for release on December 12, 2027.

Legal Allegations

1. Marcia committed the following acts for which her license may be denied under TEX. INS. CODE § 4005.101:
 - a. Marcia intentionally made material misstatements in her license applications, as contemplated under TEX. INS. CODE § 4005.101(b)(2).
 - b. Marcia obtained a license, and attempted to obtain a license, by misrepresentation, as contemplated under TEX. INS. CODE § 4005.101(b)(3).
 - c. Marcia engaged in dishonest acts, as contemplated under TEX. INS. CODE § 4005.101(b)(5).
 - d. Marcia has been convicted of a felony, as contemplated under TEX. INS. CODE § 4005.101(b)(8).

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Notice of Allegations

Jennifer Del Carmen Marcia

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2. Marcia committed an offense that TDI considers to be of prime importance in determining fitness for licensure, and that directly relates to the duties and responsibilities of the licensed occupation, as contemplated under TEX. OCC. CODE § 53.021(a)(1) and 28 TEX. ADMIN. CODE § 1.502(f)(1), (f)(4)(D), (f)(7), and (f)(8).³
3. As contemplated in 28 TEX. ADMIN. CODE § 1.502(f)(8), Marcia committed a federal offense that contains elements substantially similar to the elements of smuggling or trafficking of persons, as described in TEX. PEN. CODE Ch. 20, listed under 28 TEX. ADMIN. CODE § 1.502(f)(4)(D) & (f)(7).
4. TDI guidelines and 28 TEX. ADMIN. CODE § 1.502(c)-(f), emphasize that TDI:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue a license if TDI determines that the applicant has committed a felony or misdemeanor, or has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation; and
 - c. considers the offense conspiracy to transport illegal aliens to be of such a serious nature that it is of prime importance when determining fitness for licensure, as contemplated under 28 TEX. ADMIN. CODE § 1.502(f)(1), (3), (4)(D), (7), and (8).
5. The factors referred to in 28 TEX. ADMIN. CODE § 1.502(g), listed in TEX. OCC. CODE §§ 53.022(1)-(5) and 53.023(a)(1)-(7), do not outweigh the serious nature of Marcia's criminal offense, as contemplated under 28 TEX. ADMIN. CODE § 1.502(f).
6. Marcia has been convicted of a criminal felony involving dishonesty or a breach of trust, as contemplated by 18 U.S.C. § 1033.

³ See Commissioner Orders: *In re Saldana*, No. 2025-9261, issued April 17, 2025; *In re Kirkman*, 2025-9081, issued January 16, 2025; *In re Garza* No. 2024-9111, issued December 14, 2024; and *In re Cardona*, No. 3024-9001, issued December 4, 2024; denying license applications.

Relief Sought

TDI seeks the following relief:

1. denial of your license application, and
2. the 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,



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

CERTIFICATE OF SERVICE

I, Nancy Williams, certify that a true and correct copy of this *Notice of Allegations Against Jennifer Del Carmen Marcia* was sent by the following methods on May 8, 2025, as follows:

Jennifer Del Carmen Marcia
[REDACTED]
Dallas, TX 75152

Via CM/RRR No.:
9214 8901 9403 8313 3895 59
Via Email: [REDACTED]



Nancy Williams

Shipment Count
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: 05/08/2025
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

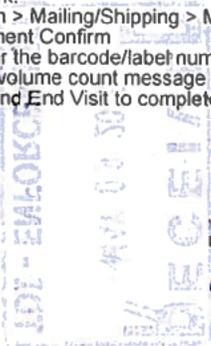
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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 0061 2958 33

WILLIAMS/35557



Firm Mailing Book For Accountable Mail



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

- Check type of mail or service
- Adult Signature Required
 - Priority Mail Express
 - Adult Signature Restricted Delivery
 - Registered Mail
 - Certified Mail
 - Return Receipt for Merchandise
 - Certified Mail Restricted Delivery
 - Signature Confirmation
 - Collect on Delivery (COD)
 - Signature Confirmation Restricted Delivery
 - Insured Mail
 - Priority Mail

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

USPS Tracking/Article Number

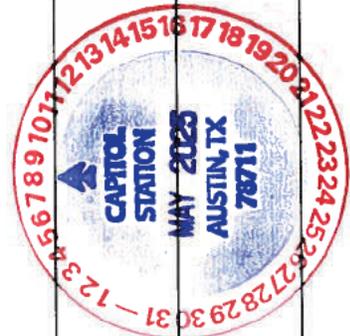
1. 9214 8901 9403 8313 3895 59

WILLIAMS/35557

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

JENNIFER DEL CARMEN MARCIA
 [Redacted]
 DALLAS, TX 75152

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



Postmaster, Per (Name of receiving employee)

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