

No. 2025-9483

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

Date: 08/26/2025

Subject Considered:

Angelica Franco Vera
Houston, Texas

Default Order
TDI Enforcement File No. 33973

General remarks and official action taken:

This is a default order taken against Angelica Franco Vera (Respondent) because Respondent engaged in fraudulent or dishonest acts or practices, and misappropriated, converted to her own use, or illegally withheld money belonging to an insurer. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondent's license and orders Respondent to make restitution to the insurer.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On June 23, 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] Houston, Texas 77012.
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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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, 4005.101, 4005.102. and 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. 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, and 19.906.
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.

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Order

It is ordered that any licenses held by Angelica Franco Vera 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 further ordered that Angelica Franco Vera pay restitution in the amount of \$18,869.57 to American Memorial Life Insurance Company.

Proof of payment of the restitution must be sent electronically to TDI within 30 days from the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:

FC5D7EDDFFBB4F8

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Sarah White, 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 Angelica Franco Vera. I have confirmed that:

- a. The last mailing address provided to the department in writing by Angelica Franco Vera is [REDACTED] Houston, Texas 77012.
- b. The file maintained by Enforcement contains a Notice of Allegations dated June 23, 2025, which was sent to Angelica Franco Vera.
- c. On June 23, 2025, the Notice of Allegations addressed to Angelica Franco Vera was mailed first-class and certified, return receipt requested, to her last known address.

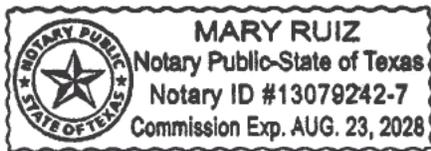
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Daniel Mireles

Affiant

SWORN TO AND SUBSCRIBED before me on August 11th, 2025.

(NOTARY SEAL)



Notary without Bond

Mary Ruiz

Signature of Notary Public

Mary Ruiz

Printed Name of Notary Public

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

June 23, 2025

Angelica Franco Vera



Houston, TX 77012

Via CM/RRR No. 9214 8901 9403 8320 1665 01

Via First Class Mail

Via Email: policyadmitgeneral@hotmail.com



**TDI ENFORCEMENT CASE NO. 33973
NOTICE OF ALLEGATIONS AGAINST ANGELICA FRANCO VERA**

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

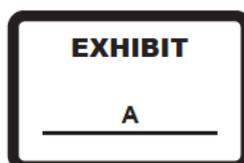
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Sarah White, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Sarah.White@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 4054.051, and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure and Background

1. Angelica Franco Vera (Franco Vera), individual identification number 2825702, holds a general lines agent license with a life, accident, health, and HMO qualification issued by TDI on October 5, 2023.
2. Franco Vera is related to another licensed agent, Carlos Franco Vera (Carlos), individual identification number 1333259. According to Franco Vera, Carlos is her step-brother. TDI's records show Franco Vera and Carlos share the same mailing and residential addresses.

American Memorial Life Insurance Company Cancellation for Cause

3. According to TDI records, Franco Vera, held an appointment with American Memorial Life Insurance Company (AMLIC) from October 20, 2023, until AMLIC notified TDI it cancelled Franco Vera's appointment for cause effective January 1, 2024.
4. AMLIC investigated Franco Vera due to her logging an unusually high number of active policies in a short period of time.
5. Part of AMLIC's investigation included reviewing audio recordings of phone calls to AMLIC from consumers who purchased policies which were shown in AMLIC's records as having been purportedly produced by Franco Vera. However, in these recordings, at least four consumers stated that a male sold them their AMLIC policy and not Franco Vera.
6. AMLIC's investigation found that Franco Vera allowed Carlos to write at least four policies using her AMLIC appointment for a commissionable gain and without AMLIC's appointment, consent, or authorization.

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7. As of May 20, 2024, Franco Vera's AMLIC debt balance was approximately \$26,766.48.
8. AMLIC then placed Franco Vera on a "Commission Payment Hold", which means if there are any commissions payable from her active policies, that credit is applied (or charged back) directly to her debt.
9. AMLIC is attempting to collect the debt from other parties, but has not received any payments from Franco Vera.
10. As of May 21, 2025, after applying commission chargebacks, Franco Vera still has a debt balance of \$18,869.57 due to AMLIC.

Legal Allegations

1. Franco Vera committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102.
2. Franco Vera misappropriated, converted to her own use, or illegally withheld money belonging to an insured, insurer, or beneficiary, in violation of TEX. INS. CODE § 4005.101(b)(4).
3. Franco Vera engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. restitution to American Memorial Life Insurance Company of \$18,869.57 under TEX. INS. CODE § 82.053; and
3. 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,



Sarah White

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Angelica Franco Vera

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State Bar No. 24064622

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6354 (Direct)

(512) 490-1020 (Fax)

Sarah.White@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF
Rachel Cloyd, Litigation Director, Enforcement, MC: ENF
Administrative Review, MC: CO-AAL

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CERTIFICATE OF SERVICE

I, Sarah White, certify that a true and correct copy of this *Notice of Allegations Against Angelica Franco Vera* was sent by the following methods on this 23rd day of June, 2025 to:

Angelica Franco Vera
[REDACTED]
Houston, TX 77012

Via CM/RRR No. 9214 8901 9403 8320 1665 01
Via First Class Mail
Via Email: policyadmitgeneral@hotmail.com

Respondent Pro Se



Sarah White



Firm Mailing Book For Accountable Mail

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Name and Address of Sender
MC ENF D MORENO
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 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 8367 1168 11

Jamie/33973

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

ANGELICA FRANCO VERA
[REDACTED]
HOUSTON, TX 77012

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
0.88	4.40	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)
[Signature]