

No. 2025-9538

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

Date: 10/06/2025

Subject Considered:

Abigail Marie Torres
Waxahachie, Texas 75165

Default Order
TDI Enforcement File No. 34054

General remarks and official action taken:

This is a default order taken against Abigail Marie Torres (Torres) because she engaged in dishonest and fraudulent conduct when reinstating a life insurance application. Torres did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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 July 29, 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] Waxahachie, Texas 75165.
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, 4001.102, 4001.105, 4005.102, and 4054.051; TEX. OCC. CODE §§ 53.021-53.023; 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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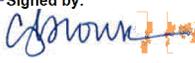
Commissioner's Order

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Order

It is ordered that any licenses held by Abigail Marie Torres 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:

FC5D7EDDFFBB4F8

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Jacob Harry, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

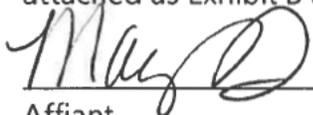
Before me, the undersigned authority, personally appeared Mary Ruiz, who, being by me duly sworn, deposed as follows:

"My name is Mary Ruiz 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 Abigail Marie Torres. I have confirmed that:

- a. The last mailing address provided to the department in writing by Abigail Marie Torres is [REDACTED] Waxahachie, Texas 75165.
- b. The file maintained by Enforcement contains a Notice of Allegations dated July 29, 2025, which was sent to Abigail Marie Torres.
- c. On July 29, 2025, the Notice of Allegations addressed to Abigail Marie Torres was mailed first-class and certified, return receipt requested, to her last known address and to her email address on file, [REDACTED]

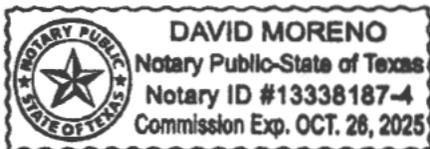
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."



Affiant

SWORN TO AND SUBSCRIBED before me on September 16, 2025.

(NOTARY SEAL)



Notary without Bond

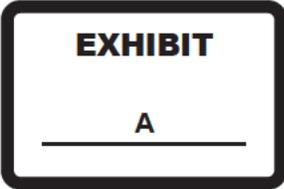
David Moreno
Signature of Notary Public

David Moreno
Printed Name of Notary Public

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



July 29, 2025

Abigail Marie Torres



Waxahachie, Texas 75165

Via CM/RRR No. 9214 8901 9403 8325 5994 58

**TDI ENFORCEMENT CASE NO. 34054
NOTICE OF ALLEGATIONS AGAINST ABIGAIL MARIE TORRES**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you to revoke your general lines agent license. 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:

Jacob Harry, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Jacob.Harry@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

1. Abigail Marie Torres (Torres), individual identification number 2030719, holds a general lines agent license with a life, accident, health & HMO qualification, issued by the Texas Department of Insurance on March 8, 2019.

Background

2. On March 28, 2019, insured R.D. purchased a life insurance policy from American National Insurance Company (ANICO). Four years later, on May 15, 2023, R.D.'s life insurance policy lapsed due to non-payment.
3. On June 13, 2023, Torres wrote and witnessed a life insurance policy reinstatement application for R.D. This reinstatement did not mention any adverse health issues. One day later, R.D. passed away. The beneficiary and the insured's daughter, A.D., filed a claim with ANICO on June 15, 2023, and it was subsequently processed and paid out to her.

Fraudulent or Dishonest Acts

4. On August 1, 2023, Torres stated that she completed the reinstatement application with R.D. in person at a residential address and that A.D. was also present. Torres made a statement to ANICO's Corporate Investigative Services (CIS) that she personally witnessed R.D. sign the application.
5. On August 8, 2023, however, A.D. stated to CIS that the reapplication was actually done over the phone and that her father's death was unexpected.
6. The ANICO claims department received medical records for the insured that showed R.D. was a patient at Dallas Methodist Hospital in the Intensive Care Unit (ICU) from June 11, 2023, until he died three days later on June 14, 2023.

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7. The hospital records also stated that the insured was on a ventilator on June 13, 2023, the date of the reinstatement application.
8. Torres revised her statement to the department on September 1, 2023, when she stated that she actually met the insured at the hospital but that he was not in the ICU.
9. Torres eventually retained counsel, who then offered another revised statement on her behalf, stating that she now believes someone impersonated the insured in order to sign the policy. Torres failed to provide any evidence to support her new story.

Legal Allegations

1. Torres has committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Torres has willfully violated an insurance law of this state pursuant to TEX. INS. CODE § 4005.101(b)(1).
3. Torres has engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of Abigail Torres' license;
2. an order mandating you cease and desist from certain activity or conduct;
3. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
4. directing Abigail Torres to make restitution to any victim under TEX. INS. CODE § 82.053; and
5. 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.

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Abigail Marie Torres

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Respectfully,



Jacob Harry
State Bar No. 24137475
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6361 (Direct)
(512) 490-1020 (Fax)
Jacob.Harry@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against Abigail Marie Torres* was sent by the following methods on this 29th day of July 2025 to:

Abigail Marie Torres
[REDACTED]
Waxahachie, Texas 75165

Via CM/RRR No.: 9214 8901 9403 8325 5994 58
Via First Class Mail
Via Email: [REDACTED]



Jacob Harry



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: 07/29/2025
Shipped From:
Name: MC ENF D MORENO
Address: 1601 CONGRESS AVENUE SUITE 6 900
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



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Jacob/34054

