

No. **2025-9625**

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

Date: 12/3/2025

Subject Considered:

Afzad M. Ali
Houston, Texas 77027-7190

AmTex Auto Insurance Agency Inc
4646 Wild Indigo St., Ste 230
Houston, Texas 77027-7190

Consent Order
TDI Enforcement File Nos. 34104 & 34105

General remarks and official action taken:

This is a consent order with Afzad M. Ali and AmTex Auto Insurance Agency Inc. (collectively, AmTex Auto). AmTex Auto allowed an employee to perform acts constituting the business of insurance without a license or other authorization. AmTex Auto has agreed to cease and desist from engaging in any unauthorized insurance and to pay an administrative penalty of \$10,000 for these violations.

Waiver

AmTex Auto acknowledges that the Texas Insurance Code and other applicable law provide certain rights. AmTex Auto waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. Afzal M. Ali, individual identification no. 207350, holds a general lines agent license with a property and casualty qualification originally issued by the Texas

2025-9625

Commissioner's Order

Afzal M. Ali and AmTex Auto Insurance Agency Inc.

Page 2 of 6

- Department of Insurance (TDI) on January 21, 2002. Ali also holds a managing general agent license originally issued on September 1, 2001.
2. Ali is associated with several licensed entities, including A.E.A. Insurance Agency, Inc., Constitution General Agency, Inc., and Sphere Insurance Agency, Inc. Ali is the officer and director for AmTex Auto Insurance Agency Inc.
 3. AmTex Auto Insurance Agency Inc., firm identification no. 33763, holds a general lines agency license with a property and casualty qualification originally issued by TDI on November 17, 2008.
 4. AmTex Auto has several branch offices, including one in Eagle Pass, Texas.
 5. TDI received an application for a new license for M.C. on September 7, 2023. The license application was denied based on criminal history disclosed by the applicant and the matter proceeded to hearing at the State Office of Administrative Hearings (SOAH), docket no. 454-24-14724.C, on June 26, 2024.
 6. Information provided by M.C. in connection with the license application included letters of recommendation from AmTex Auto employees that worked with M.C. and information indicating M.C. was already acting as an agent prior to licensure.
 7. In addition, at the SOAH hearing, M.C.'s district manager, K.R., testified under oath that M.C. had been doing the acts of an insurance agent without a license since June 5, 2023.
 8. Commissioner's Order No. 2024-9001 denied M.C.'s license application by adopting the findings of fact and conclusions of law in the SOAH Administrative Law Judge's Proposal for Decision, which found that M.C. was engaging in the business of insurance at AmTex Auto prior to licensure.
 9. When asked about unlicensed activities at AmTex Auto, Ali responded by denying that any of AmTex Auto's employees were engaging in the unlicensed business of insurance.
 10. AmTex Auto allowed an unlicensed employee to perform the acts of an agent, including but not limited to, soliciting and providing insurance quotes, discussing insurance coverage and products, and representing to the public that the employee was authorized to engage in the business of insurance.

2025-9625

Commissioner's Order

Afzal M. Ali and AmTex Auto Insurance Agency Inc.

Page 3 of 6

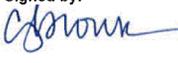
Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.102, 101.103, 4001.051 and 4001.101.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. AmTex Auto has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. AmTex Auto violated TEX. INS. CODE § 101.102, 4001.051, and 4001.101, by allowing an employee who did not hold an insurance license or other authorization issued by TDI to perform acts constituting the business of insurance.

Order

It is ordered that Afzal M. Ali and AmTex Auto Insurance Agency Inc. pay, jointly and severally, an administrative penalty of \$10,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

It is further ordered that Afzal M. Ali and AmTex Auto Insurance Agency Inc. will cease and desist from allowing any individual to engage in or perform the acts constituting the business of insurance without a license or other authorization on behalf of AmTex Auto Insurance Agency Inc.

Signed by:

FC5D7EDDFB4F8...

Cassie Brown

Commissioner of Insurance

2025-9625

Commissioner's Order

Afzal M. Ali and AmTex Auto Insurance Agency Inc.

Page 4 of 6

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Whitney Fraser, Director
Enforcement

Commissioner's Order
Afzal M. Ali and AmTex Auto Insurance Agency Inc.
Page 6 of 6

Affidavit

STATE OF Texas §
§
COUNTY OF Harris §

Before me, the undersigned authority, personally appeared Afzal M. Ali, who being by me duly sworn, deposed as follows:

"My name is Afzal M. Ali. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

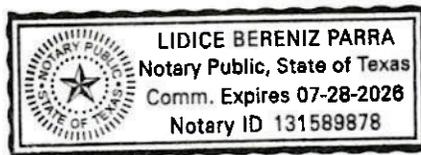
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

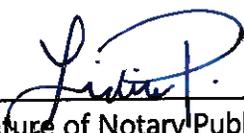


Affiant

SWORN TO AND SUBSCRIBED before me on November 4, 2025.

(NOTARY SEAL)





Signature of Notary Public
Lidice Parra

Printed Name of Notary Public

Commissioner's Order
Afzal M. Ali and AmTex Auto Insurance Agency Inc.
Page 5 of 6

Affidavit

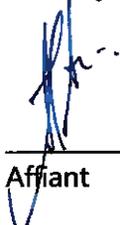
STATE OF Texas §
§
COUNTY OF Harris §

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

"My name is Afzal Ali. I am of sound mind, capable of making
this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of OWNER and am the authorized representative of
AmTex Auto Insurance Agency Inc. I am duly authorized by said organization to execute
this statement.

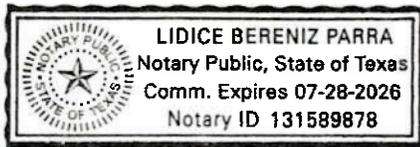
AmTex Auto Insurance Agency Inc. has knowingly and voluntarily entered into the
foregoing consent order and agrees with and consents to the issuance and service of the
same by the commissioner of insurance of the state of Texas."

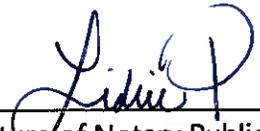


Affiant

SWORN TO AND SUBSCRIBED before me on November 4, 2025.

(NOTARY SEAL)





Signature of Notary Public

Lidice Parra

Printed Name of Notary Public