

No. **2025-9638**

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

Date: 12/03/2025

Subject Considered:

Cassandra C. Nicolas
Miami, Florida

Default Order
TDI Enforcement File No. 37132

General remarks and official action taken:

This is a default order taken against Cassandra C. Nicolas (Respondent) because she: intentionally made a material misstatement in a license application; obtained a license by fraud or misrepresentation; engaged in fraudulent or dishonest acts or practices; directly or indirectly engaged in unauthorized business of insurance; failed to register an assumed name with TDI; and, failed to respond to TDI's written inquiries. Respondent 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 August 15, 2025, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent, which the U.S. Postal Service did not attempt to deliver. On October 15, 2025, the department sent to Respondent another copy of the same Notice of Allegations together with a new Certificate of Service, attached as Exhibit B.

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Commissioner's Order

Cassandra C. Nicolas

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2. The department sent the Notice of Allegations and the October 15, 2025, Certificate of Service to Respondent's last known address provided in writing to the department, [REDACTED] Miami, FL 33157.
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 together with the October 15, 2025, Certificate of Service.
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, 101.001 *et seq.*, 4001.002, 4001.101, 4001.106, 4005.101, 4005.102, 4051.051, 4054.051, and 4056.052; 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

Cassandra C. Nicolas

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Order

It is ordered that any licenses held by Cassandra C. Nicolas 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:



Anna Kalapach, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

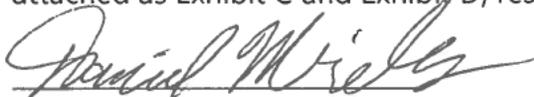
Before me, the undersigned authority, personally appeared Daniel Mireles, who, being by me duly sworn, deposed as follows:

"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.

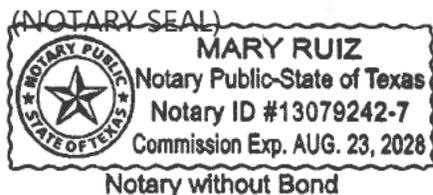
I have reviewed TDI's records concerning Cassandra C. Nicolas. I have confirmed that:

- a. The last mailing address provided to the department in writing by Cassandra C. Nicolas is [REDACTED] Miami, FL 33157.
- b. The file maintained by Enforcement contains a Notice of Allegations dated August 15, 2025, which was sent to Cassandra C. Nicolas on October 15, 2025.
- c. On October 15, 2025, a new Certificate of Service and the August 15, 2025 Notice of Allegations addressed to Cassandra C. Nicolas were 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 C and Exhibit D, respectively."


Affiant

SWORN TO AND SUBSCRIBED before me on November 6, 2025.




Signature of Notary Public

Mary Ruiz
Printed Name of Notary Public

2025-9638



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

August 15, 2025,

Cassandra C. Nicolas
[REDACTED]
Miami, FL 33157

Via CM/RRR No.: 9214 8901 9403 8327 9993 79
Via First Class Mail
Via Email to: [REDACTED]

All Insurance 365 Agency Corporation
1804 N University Dr.
Pembroke Pines, FL 33024

Via CM/RRR No.: 9214 8901 9403 8327 9994 30
Via First Class Mail
Via Email to: mario@obamacare365.com

**TDI ENFORCEMENT CASE NOS. 37132 and 37135
NOTICE OF ALLEGATIONS AGAINST
CASSANDRA C. NICOLAS AND ALL INSURANCE 365 AGENCY CORPORATION**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against Cassandra C. Nicolas and All Insurance 365 Agency Corporation. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

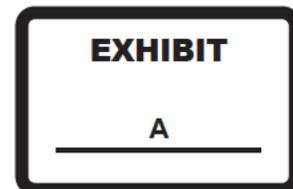
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Anna Kalapach, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF



P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 101.001 *et seq.*, 4001.002, 4001.101, 4001.106, 4005.101, 4005.102, 4051.051, 4054.051, and 4056.052; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure of Cassandra Nicolas

1. Cassandra C. Nicolas (Cassandra Nicolas), individual identification number 3034194, holds a non-resident general lines agent license with a life, accident, health, and HMO qualification issued by TDI on October 25, 2024.
2. Cassandra Nicolas has a Texas non-resident license because her resident state is Florida.

Administrative Actions against Cassandra's Relative - Jean Nicolas

3. Upon information and belief, Cassandra Nicolas is related to Jean Mario Nicolas (Jean Nicolas).
4. TDI records show Jean Nicolas, individual identification number 1978204, held a non-resident general lines agent license with a life, accident, health, and HMO qualification issued by TDI on October 16, 2018, but the license was revoked in Official Order No. 2025-9330, effective June 9, 2025.
5. TDI records show that Jean Nicolas held a Texas non-resident license because his resident state was Florida.
6. On November 20, 2024, the Florida Department of Financial Services, Division of Insurance Agent and Agency Services issued a consent order in case number 335357-24-AG which suspended Jean Nicolas' insurance licenses for 12 months – until at least November 20, 2025.

7. Shortly thereafter, after learning that Jean Nicolas' license was suspended in Florida - TDI likewise suspended Jean Nicolas's non-resident general lines agent license effective December 5, 2024 - as required by TEX. INS. CODE § 4056.052(c).
8. According to public records of the Florida Department of State, Division of Corporations (Florida Department of State), the sole officer and/or director of All Insurance 365 Insurance Corporation from the corporation's formation in 2016 up until April 23, 2025, was Jean Nicolas.
9. After investigation of the Florida suspension, on April 23, 2025, TDI sent its Notice of Allegations to Jean Nicolas, informing him of certain alleged misconduct and the relief TDI intended to seek – including revocation of his license and an order mandating that he cease and desist from engaging in the business of insurance in Texas, individually, and under or through any other entities or names, including "All Insurance 365."
10. However, the same day that TDI sent Jean Nicolas its Notice of Allegations, All Insurance 365 Agency Corporation (All Insurance 365) filed its 2025 annual report with the Florida Department of State, stating that Jean Nicolas is its president and adding Cassandra Nicolas as a manager.
11. Jean Nicolas did not respond to TDI's Notice of Allegations, and so, on June 9, 2025, the Commissioner of Insurance entered the Order granting TDI's requested relief, revoking Jean Nicolas's license and also ordering him to cease and desist from engaging in the business of insurance in Texas, individually, and under or through any other entities or names, including All Insurance 365.
12. In the Order, the Commissioner made findings of fact that Jean Nicolas had his Florida license suspended, failed to notify TDI of that suspension, and assisted an unlicensed entity with engaging in the business of insurance. The Commissioner also concluded that Jean Nicolas engaged in fraudulent or dishonest acts or practices, failed to maintain qualifications to maintain his non-resident Texas license, and directly or indirectly engaged in the unauthorized business of insurance.

Material Misstatements in Agency License Application

13. On April 23, 2025 – the same day TDI sent the Notice of Allegations to Jean Nicolas – Cassandra Nicolas submitted a non-resident general lines agency license

application to TDI for All Insurance 365. All Insurance 365 applied as a non-resident because its resident state is Florida.

14. On April 24, 2025, TDI granted All Insurance 365, firm identification number 225757, a non-resident general lines agency license with a life, accident, health, and HMO qualification.
15. In the agency's license application submitted to TDI, Cassandra Nicolas failed to disclose and intentionally concealed material information from TDI, specifically Cassandra Nicolas did not list Jean Nicolas in the part of the application requiring that the agency identify all owners, officers, and persons controlling the agency.
16. Moreover, in the agency's license application, Cassandra Nicolas falsely answered "no" to the following question:

Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license, or registration?
16. The application defined "involved" to include a license suspension and being named as a party to an administrative proceeding, related to a professional or occupational license or registration.
17. Cassandra Nicolas's response on behalf of All Insurance 365 was false, misleading, and deceptive because:
 - a. All Insurance 365 has another controlling person and officer, Jean Nicolas;
 - b. Jean Nicolas' license was suspended in Florida in case number 335357-24-AG; and,
 - c. Jean Nicolas was named in a TDI administrative proceeding that began the very same day Cassandra Nicolas submitted All Insurance 365's license application to TDI.
18. Cassandra Nicolas made this material misstatement and omitted naming or disclosing Jean Nicolas as a controlling person of All Insurance 365, in order for All Insurance 365 to obtain an insurance license.

Failure to Register Assumed Name with TDI

18. Prior to and after Cassandra Nicolas was designated as a manager of All Insurance 365, it used and continues to use the assumed name "ObamaCare365."
19. However, TDI records show that All Insurance 365 has not registered that assumed name with TDI.

Unauthorized Agent Acts

20. All Insurance 365 advertises and solicits on its website www.obamacare365.com (the Website) that it not only sells health insurance – which it is authorized to do – but it also advertises and solicits general liability, personal auto, commercial auto, and commercial property insurance.
21. The Website is viewable by citizens of Texas.
22. According to TDI's records, neither Cassandra Nicolas nor All Insurance 365 hold a license or qualification to solicit general liability, personal auto, commercial auto, or commercial property or casualty insurance in Texas. Nor are they exempt or excepted from holding the appropriate license or qualification for those lines of business.
23. As a result:
 - a. All Insurance 365 is engaging in unlicensed and unauthorized acts of insurance in Texas; and,
 - b. Cassandra Nicolas is directing, controlling, and otherwise assisting All Insurance 365 d/b/a ObamaCare365 with engaging in unlicensed and unauthorized acts of insurance in Texas.

Failure to Respond to Inquiry

24. On July 8, 2025, TDI emailed and mailed a request for information to Cassandra Nicolas, informing her that she must respond no later than 15 days after the receipt of the inquiry.
25. On July 12, 2025, Cassandra Nicolas received TDI's inquiry, but did not respond.

Legal Allegations

1. Cassandra Nicolas failed to respond to TDI's written inquiries not later than the 15th day after the date of the inquiry, in violation of TEX. INS. CODE § 38.001.
2. Cassandra Nicolas and All Insurance 365 have directly or indirectly engaged in the business of insurance, as those acts are defined by TEX. INS. CODE §§ 101.051, 4001.003(1), and 4001.051, and in violation of TEX. INS. CODE §§ 101.102(a), 4001.101, and 4001.106.
3. Cassandra Nicolas and All Insurance 365 each committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101 and 4005.102 because they:
 - a. intentionally made a material misstatement in a license application, in violation of TEX. INS. CODE § 4005.101(b)(2);
 - b. obtained or attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3); and,
 - c. engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE § 4005.101(b)(5).
4. Cassandra Nicolas and All Insurance 365 failed to register an assumed name with TDI, in violation of 28 TEX. ADMIN. CODE § 19.902.

Relief Sought

TDI seeks the following relief:

1. revocation of Cassandra C. Nicolas's license;
2. revocation of All Insurance 365 Agency Corporation's license;
3. an order mandating that Cassandra C. Nicolas cease and desist from engaging in the business of insurance in Texas, individually and under or through any other entities or names, including All Insurance 365 Agency Corporation and ObamaCare365; and
4. 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.

2025-9638

Notice of Allegations

Cassandra C. Nicolas and All Insurance 365 Agency Corporation

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Respectfully,



Anna Kalapach

State Bar No. 24083290

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6326 (Direct)

(512) 490-1020 (Fax)

anna.kalapach@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

CERTIFICATE OF SERVICE

I, Anna Kalapach, certify that a true and correct copy of this *Notice of Allegations Against Cassandra C. Nicolas and All Insurance 365 Agency Corporation* was sent by the following methods on this 15th day of August, 2025 to:

Cassandra C. Nicolas

[REDACTED]

Miami, FL 33157

Via CM/RRR No.: 9214 8901 9403 8327 9993 79

Via First Class Mail

Via Email to: [REDACTED]

All Insurance 365 Agency Corporation

1804 N University Dr.

Pembroke Pines, FL 33024

Via CM/RRR No.: 9214 8901 9403 8327 9994 30

Via First Class Mail

Via Email to: mario@obamacare365.com



Anna Kalapach

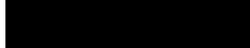
2025-9638



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

October 15, 2025,

Cassandra C. Nicolas



Miami, FL 33157

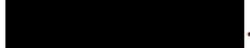
Via CM/RRR No.: 9214 8901 9403 8338 2375 69

Via First Class Mail

**Re: Certificate of Service for Notice of Allegations against Cassandra C. Nicolas
TDI Enforcement Case No. 37132**

I, Anna Kalapach, certify that a true and correct copy of this *Notice of Allegations Against Cassandra C. Nicolas and All Insurance 365 Agency Corporation* was sent by the following methods on this 15th day of October, 2025 to:

Cassandra C. Nicolas



Miami, FL 33157

Via CM/RRR No.: 9214 8901 9403 8338 2375 69

Via First Class Mail

A handwritten signature in black ink that reads "A Kalapach" with a long horizontal flourish extending to the right.

Anna Kalapach
State Bar No. 24083290
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6326 (Direct)
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anna.kalapach@tdi.texas.gov

EXHIBIT

B

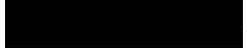
2025-9638



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

August 15, 2025,

Cassandra C. Nicolas



Miami, FL 33157

Via CM/RRR No.: 9214 8901 9403 8327 9993 79

Via First Class Mail

Via Email to:



All Insurance 365 Agency Corporation
1804 N University Dr.
Pembroke Pines, FL 33024

Via CM/RRR No.: 9214 8901 9403 8327 9994 30

Via First Class Mail

Via Email to: mario@obamacare365.com

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You must send your written response by mail, fax, or email to:

Anna Kalapach, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF

P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
anna.kalapach@tdi.texas.gov

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16. Moreover, in the agency's license application, Cassandra Nicolas falsely answered "no" to the following question:

Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license, or registration?
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2. Cassandra Nicolas and All Insurance 365 have directly or indirectly engaged in the business of insurance, as those acts are defined by TEX. INS. CODE §§ 101.051, 4001.003(1), and 4001.051, and in violation of TEX. INS. CODE §§ 101.102(a), 4001.101, and 4001.106.
3. Cassandra Nicolas and All Insurance 365 each committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101 and 4005.102 because they:
 - a. intentionally made a material misstatement in a license application, in violation of TEX. INS. CODE § 4005.101(b)(2);
 - b. obtained or attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3); and,
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Relief Sought

TDI seeks the following relief:

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2025-9638

Notice of Allegations

Cassandra C. Nicolas and All Insurance 365 Agency Corporation

Page 7 of 8

Respectfully,

A handwritten signature in black ink, appearing to read "A Kalapach", with a long horizontal flourish extending to the right.

Anna Kalapach

State Bar No. 24083290

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6326 (Direct)

(512) 490-1020 (Fax)

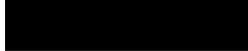
anna.kalapach@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Anna Kalapach, certify that a true and correct copy of this *Notice of Allegations Against Cassandra C. Nicolas and All Insurance 365 Agency Corporation* was sent by the following methods on this 15th day of August, 2025 to:

Cassandra C. Nicolas



Miami, FL 33157

Via CM/RRR No.: 9214 8901 9403 8327 9993 79

Via First Class Mail

Via Email to:



All Insurance 365 Agency Corporation

1804 N University Dr.

Pembroke Pines, FL 33024

Via CM/RRR No.: 9214 8901 9403 8327 9994 30

Via First Class Mail

Via Email to: mario@obamacare365.com

Anna Kalapach

2025-9638

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: 10/15/2025

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

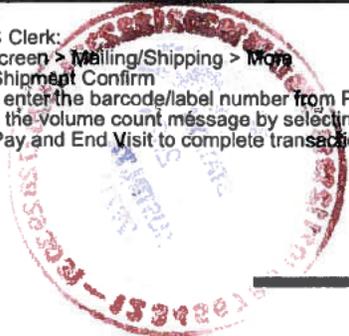
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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 0065 3396 49

ANNA/37132

