

No. 2025-9699

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

Date: 12/19/2025

Subject Considered:

Charly Oliver Silva Gonzalez
Miami, Florida

Default Order
TDI Enforcement File No. 35881

General remarks and official action taken:

This is a default order taken against Charly Oliver Silva Gonzalez (Respondent) because he: engaged in fraudulent or dishonest acts or practices; intentionally made a material misstatement in his license application; failed to timely respond to a reasonable request for information; and, is not actively engaged in soliciting or writing insurance for the public generally. 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 November 17, 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] Miami, FL 33196.
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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Commissioner's Order
Charly Oliver Silva Gonzalez
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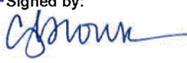
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

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.

Order

It is ordered that any licenses held by Charly Oliver Silva Gonzalez 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

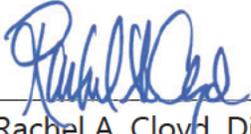
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Commissioner's Order

Charly Oliver Silva Gonzalez

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Prepared and reviewed by:



Rachel A. Cloyd, Director
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 Charly Oliver Silva Gonzalez. I have confirmed:

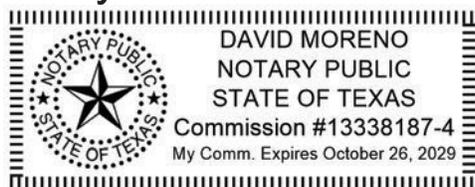
- a. The last mailing address provided to the department in writing by Charly Oliver Silva Gonzalez is [REDACTED] Miami, FL 33196.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 17, 2025, which was sent to Charly Oliver Silva Gonzalez.
- c. On November 17, 2025, the Notice of Allegations addressed to Charly Oliver Silva Gonzalez was mailed first-class and certified, return receipt requested, to his last known address and an additional address: [REDACTED] Houston, TX 77084.

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

Signed by:
Mary Ruiz
64E4B41BCF1D4DD...
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 12/11/2025. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
David Moreno
455E4109E15D4CD...
Notary Public State of Texas

2025-9699



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

November 17, 2025

Charly Oliver Silva Gonzalez

[REDACTED]

Miami, FL 33196

Via CM/RRR No.

9214 8901 9403 8343 1315 24

Via First Class Mail

Via Email: [REDACTED]

Charly Oliver Silva Gonzalez

[REDACTED]

Houston, TX 77084

Via CM/RRR No.

9214 8901 9403 8343 1315 93

Via First Class Mail

**TDI ENFORCEMENT CASE NO. 35881
NOTICE OF ALLEGATIONS AGAINST CHARLY OLIVER SILVA GONZALEZ**

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

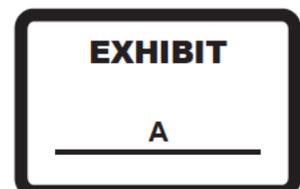
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Rachel A. Cloyd, Director
Texas Department of Insurance
Enforcement, MC ENF



P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
rachel.cloyd@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

Examinations Background

1. TDI has contracted with Pearson Vue, a corporation specializing in the administration of licensing and credentialing examinations, to administer TDI's written examinations for licensure in the business of insurance. Pearson Vue administers these examinations at its own in-person testing sites or at contractually maintained third-party testing sites.
2. Pearson Vue gives all examinees written procedures describing conduct that is prohibited during the examination.
3. Examinees must agree to follow Pearson Vue's written examination procedures. If an examinee does not agree, he or she is not permitted to take the examination.
4. In response to the COVID-19 pandemic, Pearson Vue initiated its OnVue Program (OnVue), which permitted examinees to take the written examination online at a remote location of their choice, rather than at an in-person testing center. Examinees were permitted to take exams through OnVue only in English.

Cheating on Licensing Exam

5. On February 20, 2024, Charly Oliver Silva Gonzalez (Silva Gonzalez), individual identification number 2897024, took the examination using OnVue for a Texas general lines license with a life, accident, health, and HMO qualification. According to Pearson Vue's data and a copy of the examination video, Silva Gonzalez completed the examination in 31 minutes and received a passing score.

6. On February 20, 2024, Pearson Vue notified TDI that it had information showing that a large group of insurance license examinees had cheated during examinations taken through OnVue. Soon after, Pearson Vue suspended all examinations through OnVue.
7. On February 26, 2024, TDI issued Silva Gonzalez a Texas resident general lines agent license with a life, accident, health, and HMO qualification.
8. Pearson Vue later gave TDI a list of examinees that Pearson Vue alleges cheated during their licensing examination. That list includes Silva Gonzalez.

Failure to Respond to TDI Request for Information about Texas Residency

9. When Silva Gonzalez applied for his resident license, he represented to TDI in the application that his residential address is an apartment in Houston, Texas, and that his business location and mailing address is a residential townhouse in Miami, Florida.
10. Because of this discrepancy, on August 28, 2025, TDI mailed Silva Gonzalez a reasonable request for information to his designated mailing address in Miami, Florida. TDI requested that Silva Gonzalez provide TDI with multiple forms of proof of his residency in Texas.
11. Records from the U.S. Postal Service show that request was delivered to and signed by someone at Silva Gonzalez's designated mailing address in Miami, Florida on October 11, 2025.
12. Silva Gonzalez failed to respond to TDI's request for information.
13. Upon information and belief, Silva Gonzalez is not actually a Texas resident, and he made a false and material misstatement to TDI in his license application by claiming Texas residency.

Not Actively Engaged in Insurance Business

14. TDI's records show that Silva Gonzalez had only one appointment with American Income Life Insurance Company (ALIC) from May 8, 2024, until September 17, 2024, when ALIC cancelled that appointment.
15. For more than a year, Silva Gonzalez has not been actively engaged in the soliciting or writing of insurance for the general public or actively engaged in the business of insurance in Texas.

Legal Allegations

1. Silva Gonzalez committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically he:
 - a. has intentionally made a material misstatement in the license application, in violation of TEX. INS. CODE § 4005.101(b)(2);
 - b. has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5); and,
 - c. is not actively engaged in soliciting or writing insurance for the public generally as required by TEX. INS. CODE § 4001.104(a), in violation of TEX. INS. CODE § 4005.101(b)(10).
2. Silva Gonzales violated TEX. INS. CODE § 38.001 by failing to timely respond to a reasonable request for information.

Relief Sought

TDI seeks the following relief:

1. revocation of your license; and
2. 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,

/s/ Rachel A. Cloyd

Rachel A. Cloyd, Litigation Director
State Bar No. 24027456
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6349 (Direct)
(512) 490-1020 (Fax)
rachel.cloyd@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Rachel A. Cloyd, certify that a true and correct copy of this *Notice of Allegations Against Charly Oliver Silva Gonzalez* was sent by the following methods on this 17th day of November, 2025 to:

Charly Oliver Silva Gonzalez
[REDACTED]
Miami, FL 33196

Via CM/RRR No.
9214 8901 9403 8343 1315 24
Via First Class Mail
Via Email: [REDACTED]

Charly Oliver Silva Gonzalez
[REDACTED]
Houston, TX 77084

Via CM/RRR No.
9214 8901 9403 8343 1315 93
Via First Class Mail

/s/ Rachel A. Cloyd

Rachel A. Cloyd

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: 11/17/2025
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	2
Total	2

*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

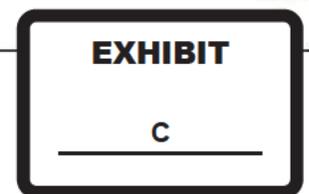
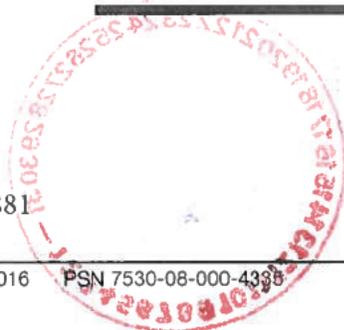
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 1329 80

CLOYD/35881





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
 - 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

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

USPS Tracking/Article Number

1. 9214 8901 9403 8343 1315 24
CLOYD/35881

CHARLY OLIVER SILVA GONZALEZ
[REDACTED]
MIAMI, FL 33196

2. 9214 8901 9403 8343 1315 93

CHARLY OLIVER SILVA GONZALEZ
[REDACTED]
HOUSTON, TX 77084

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
0.74	5.30								2.82			
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



2025-9699

Total Number of Pieces Listed by Sender: 2

Total Number of Pieces Received at Post Office: 2

Postmaster, Per (Name of receiving employee): [Signature]