

No. 2025-9700

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

Date: 12/19/2025

Subject Considered:

Handrick Jose Vergel Viera
Dallas, Texas

Default Order
TDI Enforcement File No. 35892

General remarks and official action taken:

This is a default order taken against Handrick Jose Vergel Viera (Respondent) because he: engaged in fraudulent or dishonest acts or practices; is not actively engaged in soliciting or writing insurance for the public generally; and, failed to notify the Texas Department of Insurance (TDI) on a monthly basis of a change in his mailing address. Respondent did not respond to a Notice of Allegations mailed by TDI. 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] Dallas, TX 75080.
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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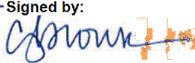
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

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.

Order

It is ordered that any licenses held by Handrick Jose Vergel Viera 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.

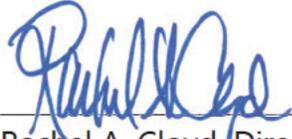
Signed by:

FC5D7EDDFFB4F8

Cassie Brown
Commissioner of Insurance

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Prepared and reviewed by:

A handwritten signature in blue ink, appearing to read 'Rachel A. Cloyd', written over a horizontal line.

Rachel A. Cloyd, Director
Enforcement

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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.

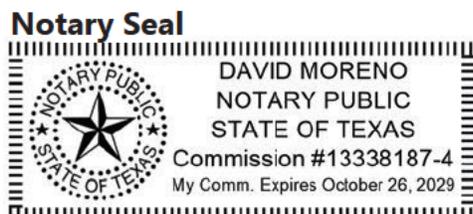
I have reviewed TDI's records concerning Handrick Jose Vergel Viera. I have confirmed that:

- a. The last mailing address provided to the department in writing by Handrick Jose Vergel Viera is [REDACTED] Dallas, TX 75080.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 17, 2025, which was sent to Handrick Jose Vergel Viera.
- c. On November 17, 2025, the Notice of Allegations addressed to Handrick Jose Vergel Viera was mailed first-class and certified, return receipt requested, to his 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."

Signed by:
Mary Ruiz
E3352411DAD144A...
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.



2025-9700



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

November 17, 2025

Handrick Jose Vergel Viera
[REDACTED]
Dallas, TX 75080

Via CM/RRR No.
9214 8901 9403 8343 1284 25
Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 35892
NOTICE OF ALLEGATIONS AGAINST HANDRICK JOSE VERGEL VIERA

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

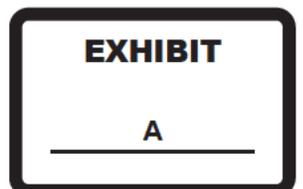
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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 September 26, 2023, Handrick Jose Vergel Viera (Vergel Viera), individual identification number 2810906, 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, Vergel Viera completed the examination in 14 minutes and received a passing score.
6. On January 5, 2024, TDI issued Vergel Viera a Texas resident general lines agent license with a life, accident, health, and HMO qualification.

7. 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.
8. Pearson Vue later gave TDI a list of examinees that Pearson Vue alleges cheated during their licensing examination. That list includes Vergel Viera.

Failure to Notify TDI of Mailing Address Change

9. On June 26, 2025, TDI emailed Vergel Viera to inform him that TDI had evidence that he had cheated during his online licensing examination, and requested that he contact TDI to address the matter. However, Vergel Viera did not respond.
10. On July 23, 2025, TDI sent Vergel Viera a letter by first class mail to his last known address in TDI's records, to again ask the same.
11. On August 18, 2025, the U.S. Postal Service returned that letter to TDI marked as return to sender, attempted – not known and unable to forward.
12. Vergel Viera failed to notify TDI of a change to his mailing address.

Not Actively Engaged in Insurance Business

13. TDI's records show that Vergel Viera has had only one appointment with American Income Life Insurance Company (ALIC) from January 26, 2024, until July 8, 2024, when ALIC cancelled that appointment.
14. For more than a year, Vergel Viera 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. Vergel Viera committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically he:

- a. has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5); and,
 - b. 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. Vergel Viera violated TEX. INS. CODE § 4001.252(a)(1) and 28 TEX. ADMIN. CODE § 19.906 by failing to notify TDI on a monthly basis of a change in his mailing address.

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 Handrick Jose Vergel Viera* was sent by the following methods on this 17th day of November, 2025 to:

Handrick Jose Vergel Viera
[REDACTED]
Dallas, TX 75080

Via CM/RRR No.
9214 8901 9403 8343 1284 25
Via First Class Mail
Via Email: [REDACTED]

/s/ Rachel A. Cloyd

Rachel A. Cloyd

2025 9700

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, November 17, 2025

Check type of mail or service
 Adult Signature Required
 Adult Signature Restricted Delivery
 Certified Mail
 Certified Mail Restricted Delivery
 Collect on Delivery (COD)
 Priority Mail
 First-Class Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation
 Signature Confirmation Restricted Delivery

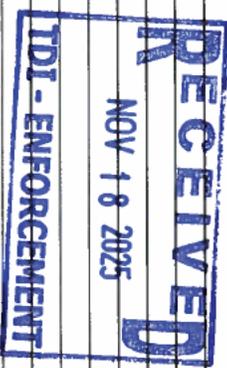
Affix Stamp Here
 (If issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

CLOYD/35892
 USPS Tracking/Article Number

Address (Name, Street, City, State, & Zip Code)
 Handrick Jose Vergel Viera
 Dallas, TX 75080

Postage *74*

Handling Charge if Registered and ov
 Actual Value if Registered
 Insured Value
 Due Sender if COD
 ASR Fee
 ASRD Fee
 RD Fee
 RR Fee
 SC Fee
 SCRD Fee
 SH Fee



①
Uthmaniyah

Postmaster: Per (Name of receiving employee)
 Completed In Ink

quodient
 CORRECTION
 IMI
\$002.40
 11/17/2025 ZIP 78701
 043W32205395
 US POSTAGE

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

Firm Mailing Book For Accountant

EXHIBIT

B

2025-9700

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	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 0066 1323 17

CLOYD/35892



EXHIBIT

C

