No. **2026-10072**

Official Order
of the
Texas Commissioner of Insurance

Date: 08/12/2026

Subjects Considered:

Hector Jesus Cano
North Lake, Texas

Annelisa G. Guerra Garcia
North Lake, Texas

Cano Insurance Group LLC
8951 Cypress Waters Blvd No. 160
Coppell, Texas 75019

Cano Insurance Agency Corp.
2727 LBJ Freeway, Suite 924
Dallas, Texas 75234

Consent Order
TDI Enforcement File Nos. 38452, 38451, 38285, and 38566

General remarks and official action taken:

This is a consent order with Hector Jesus Cano (Cano), Annelisa G. Guerra Garcia (Guerra Garcia), Cano Insurance Group LLC (Cano Group), and Cano Insurance Agency Corp. (Cano Agency). For over five years, Cano and Guerra Garcia advertised and solicited insurance through a website in the name of an unlicensed entity, Cano Agency in Texas. When it was previously licensed, Cano Group never had an appointment with an admitted insurer in Texas, and thus was not actively engaged in soliciting or writing insurance in Texas for the four years it was licensed. Both Cano Group and Cano Agency have submitted new license applications. This order grants those licenses, but suspends them for two years, with the suspensions probated, and subjects Cano Group and Cano Agency to the terms and conditions stated in this order. Cano, Guerra Garcia, Cano Group, and Cano Agency agree to jointly and severally pay an administrative penalty of $13,000.

Waiver

Cano, Guerra Garcia, Cano Group, and Cano Agency acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Cano, Guerra Garcia, Cano Group, and Cano Agency waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

Background and Licensure

1. Cano, individual identification number 2195426, holds a general lines agent license with a life, accident, health, and HMO qualification issued by TDI on May 24, 2021.

2. Guerra Garcia, individual identification number 2544925, holds a general lines agent license with a life, accident, health, and HMO qualification issued by TDI on April 27, 2022.

3. Cano Group, firm identification number 184034, previously held a general lines agent license with a life, accident, health, and HMO qualification issued by TDI for a period of four years between September 15, 2021, and September 15, 2025, when its license expired without renewing.

4. Throughout Cano Group's licensure, Cano was its sole member, manager, and designated responsible licensed person (DRLP).

5. According to TDI records, Cano Agency has never held any insurance licenses or authorizations, nor is it exempt or excepted from holding a license.

License Applications

6. On January 6, 2026, Cano Group submitted a new application to TDI for a general lines agent license with a life, accident, health, and HMO qualification, application identification number 3710656. In that application, Cano Group represented that Cano is its sole owner, CEO, and DRLP.

7. On January 12, 2026, Cano Agency also submitted an application to TDI for a general lines agent license with a life, accident, health, and HMO qualification, application identification number 3714250. In the application, Cano Agency represented that Guerra Garcia is its CFO and 50% owner, and Cano is its CEO, DRLP, and the other 50% owner.

8. TDI proposed to deny both Cano Group's and Cano Agency's applications on January 27, 2026. Both Cano Group and Cano Agency appealed those decisions and made written requests for a hearing.

9. Both applications are being resolved through this consent order.

<u>Misleading Advertising Promoting Unauthorized Insurance Acts</u>

10. On February 24, 2021, Cano and Guerra Garcia began to advertise and solicit life, accident, health, and HMO insurance to Texas residents on the Cano Agency's public website – canoinsurance.com.

11. According to the Texas Secretary of State records, Cano and Guerra Garcia filed a certificate of formation for Cano Agency on February 19, 2022, listing Cano and Guerra Garcia as its sole directors.

12. At that time, Guerra Garcia was not licensed.

13. On Cano Agency's website, Cano and Guerra Garcia advertise that it is a family-like team of insurance agents and invite individuals to apply to become part of that team of agents, even though early in its operations, Cano and Guerra Garcia were the only two employees of Cano Agency.

14. Cano and Guerra Garcia have published and advertise on Cano Agency's website at least five different misleading photographs of groups of individuals, including Cano and Guerra Garcia, which implied and misleadingly portrayed them as licensed agents and employees of Cano Agency.

15. The website also includes statements that have the propensity to mislead and deceive the public by stating that the unlicensed Cano Agency has "[m]ore than 3,000 satisfied customers [that] have already trusted Cano Insurance to protect their health, their family, and their future."

16. For over five years:

    a. Cano and Guerra Garcia published misleading or deceptive advertisements on the Cano Agency website;

    b. Cano Agency engaged in unlicensed and unauthorized agent acts in Texas, specifically insurance solicitation and advertisement; and,

    c. Cano and Guerra Garcia directly assisted Cano Agency with engaging in those described unlicensed and unauthorized agent acts in Texas.

<u>Cano Group's Lack of Appointment While Licensed</u>

17. TDI records show that during the four years Cano Group was previously licensed, it never held an active appointment with any insurer.

18. Cano Group was therefore not actively engaged in soliciting or writing admitted insurance products for the general public in Texas while it was licensed.

<u>Mitigating Circumstances</u>

19. On April 9, 2026, after TDI notified Cano and Guerra Garcia of concerns about the Cano Agency website, Cano removed the website from public view.

20. Cano and Guerra Garcia represent that:

    a. no insurance applications, policies, or premiums for Texas residents were ever received or transmitted by the Cano Agency or the Cano Group;

    b. either Cano or Guerra Garcia received and transmitted Texas residents' insurance applications, policies, and premiums under their own individual names and appointments with insurers;

    c. none of the individuals in the photographs on the website are employees or independent contractors of Cano Agency; instead, they are random individuals – including licensed agents and unlicensed persons and children - who attended multiple professional conferences with Cano and Guerra Garcia;

d. Cano Agency has never employed or contracted with any other agents besides Cano and Guerra Garcia;

e. the website buttons to submit an application to work as a licensed agent for Cano Agency did not function and were never active; and,

f. Cano Agency has never negotiated or bound an insurance policy for any Texas residents.

21. Cano represents that upon licensure, Cano Group intends to solicit and write insurance for the general public in Texas, and be actively engaged in the business of insurance in Texas.

22. Cano and Guerra Garcia represent that upon licensure, Cano Agency intends to relaunch the Cano Agency website and will solicit and write insurance for the general public in Texas, and be actively engaged in the business of insurance in Texas.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001 *et seq.*, 4001.002, 4001.104, 4001.106, 4001.201, 4001.254, 4005.101, 4005.102, 4005.103, and 4054.051.

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. Cano, Guerra Garcia, Cano Group, and Cano Agency have knowingly and voluntarily waived all procedural rights to which they 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. Cano, Guerra Garcia, and Cano Agency violated 28 TEX. ADMIN. CODE § 21.103 by using an insurance advertisement that was misleading either in fact or in implication.

5. Cano, Guerra Garcia, and Cano Agency have committed acts for which a license holder may be disciplined and for which a license may be denied under TEX. INS. CODE §§ 4005.101 and 4005.102 because they engaged in dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

6. Cano, Guerra Garcia, and Cano Agency violated TEX. INS. CODE §§ 101.102, 4001.051, and 4001.101 by engaging in and directly or indirectly assisting in acts constituting the business of insurance as those acts are defined in TEX. INS. CODE §§ 101.051 and 4001.051.

7. Cano Group has also committed acts for which a license may be denied under TEX. INS. CODE §§ 4005.101 and 4005.102 because it was not actively engaged in soliciting or writing insurance for the public generally while licensed, in violation of TEX. INS. CODE §§ 4005.101(b)(10) and 4001.104(a).

8. As contemplated in TEX. INS. CODE §§ 4005.101–4005.102 and 4001.104, both Cano Group and Cano Agency have, through an officer, director, or shareholder, committed acts that are grounds to deny each entity's license application.

Order

It is ordered that a general lines agent license with a life, accident, health, and HMO qualification is granted to both Cano Insurance Group LLC and Cano Insurance Agency Corp. It is further ordered that both of these licenses are suspended for two years, with the suspension probated to the terms and conditions stated in this order.

If, during the probation period imposed by this order, TDI issues any additional licenses or authorizations to Cano Insurance Group LLC or to Cano Insurance Agency Corp., those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated and the same terms and conditions stated in this order will apply.

It is further ordered that Cano Insurance Group LLC and Cano Insurance Agency Corp. must comply with the following compliance plan:

1. Before re-publishing any website, Cano Insurance Agency Corp. must not include and must remove any and all false, deceptive, and misleading statements and photographs that imply or have the propensity to create any false, deceptive, or

misleading perception that the persons depicted in those photographs are employed, contracted by, or represent Cano Insurance Agency Corp., if they in fact, are not.

2. Not later than 90 days after the date of this order, Cano Insurance Group LLC and Cano Insurance Agency Corp. must each obtain an active appointment from an admitted insurer in Texas.

3. During the probation period, Cano Insurance Group LLC and Cano Insurance Agency Corp. must each maintain an active appointment with a Texas admitted insurer at all times.

4. The failure of either Cano Insurance Group LLC or Cano Insurance Agency Corp. to timely obtain an active appointment, or to maintain an active appointment throughout the probationary period, will constitute a violation of this order by the applicable failing license holder.

5. While holding an active agent license of any kind issued by TDI, Cano Insurance Group LLC and Cano Insurance Agency Corp. must each maintain all qualifications for licensure, including being actively engaged or intending to be actively engaged in the soliciting or writing of insurance for the general public, and being actively engaged in the business of insurance.

Beginning from the date of this order and continuing through the probation period Cano Insurance Group LLC and Cano Insurance Agency Corp. must each submit a quarterly, written report to TDI by emailing it to EnforcementReports@tdi.texas.gov. Each report is due 90, 181, 273, 365, 455, 546, 638, and 730 days after the date of this order. The reports must include the following information:

1. the name, address, and contact number of any insurer which has newly appointed the agency within the prior quarter; and,

2. the name, address, and contact number of any insurer which has canceled any of the agency's appointment(s), and a brief description of the reason for that cancellation, if known.

During the period of the probated suspension, Cano Insurance Group LLC and Cano Insurance Agency Corp. must each notify the department immediately of the following by emailing EnforcementReports@tdi.texas.gov:

1. any charges or indictments filed against any officer, director, manager, member, owner, shareholder, or other controlling person of Cano Insurance Group LLC or Cano Insurance Agency Corp., for a misdemeanor or felony, excluding traffic offenses and Class C misdemeanors; or

2. any state or regulatory actions taken, formal or informal, against Cano Insurance Group LLC, Cano Insurance Agency Corp., or their officers, directors, managers, members, owners, shareholders, or any controlling persons.

It is further ordered that Hector Jesus Cano, Annelisa G. Guerra Garcia, Cano Insurance Group LLC, and Cano Insurance Agency Corp. must jointly and severally pay an administrative penalty of $13,000 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.

Signed by:
Amanda Crawford
FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

A Kalapach

Anna Kalapach, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §
§
COUNTY OF Denton §

Before me, the undersigned authority, personally appeared Hector Jesus Cano, who being by me duly sworn, deposed as follows:

"My name is Hector Jesus Cano. 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 July 28, 2026.

(NOTARY SEAL)

CATHRYN H. COCHEFSKI
My Notary ID # 129475085
Expires June 28, 2029

Signature of Notary Public

Cathryn H. Cochefski

Printed Name of Notary Public

Affidavit

STATE OF Texas §
§
COUNTY OF Denton §

Before me, the undersigned authority, personally appeared Annelisa G. Guerra Garcia, who being by me duly sworn, deposed as follows:

"My name is Annelisa G. Guerra Garcia. 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 July 28TH, 2026.

(NOTARY SEAL)

CATHRYN H. COCHEFSKI
My Notary ID # 129475085
Expires June 28, 2029

Signature of Notary Public

Cathryn H. Cochefski
Printed Name of Notary Public

July 28. 2026

Affidavit

STATE OF Texas §
§
COUNTY OF Denton §

Before me, the undersigned authority, personally appeared HECTOR JESUS CANO, who being by me duly sworn, deposed as follows:

"My name is HECTOR JESUS CANO. 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 MANAGING MEMBER and am the authorized representative of Cano Insurance Group LLC. I am duly authorized by said organization to execute this statement.

Cano Insurance Group LLC 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 July 28, 2026

(NOTARY SEAL)

CATHRYN H. COCHEFSKI
My Notary ID # 129475085
Expires June 28, 2029

Signature of Notary Public

Cathryn H. Cochefski
Printed Name of Notary Public

Affidavit

STATE OF Texas §
§
COUNTY OF Denton §

Before me, the undersigned authority, personally appeared HECTOR JESUS CANO, who being by me duly sworn, deposed as follows:

"My name is HECTOR JESUS CANO. 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 MANAGING MEMBER and am the authorized representative of Cano Insurance Agency Corp. I am duly authorized by said organization to execute this statement.

Cano Insurance Agency Corp. 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 July 28, 2026.

(NOTARY SEAL)

CATHRYN H. COCHEFSKI
My Notary ID # 129475085
Expires June 28, 2029

Signature of Notary Public

Cathryn H. Cochefski
Printed Name of Notary Public