

No. **2026-10082**

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

Date: 08/20/2026

Subject Considered:

Hugo Vega Cervantes
Houston, Texas

Vega Seguros & Multi Service
2345 Aldine Mail Route Road
Suite H
Houston, Texas 77039

Vega Seguros & Multi Service LLC
225 Matlage Way
No. 618
Sugar Land, Texas 77478

Default Order
TDI Enforcement File Nos. 34573, 38890, 38986

General remarks and official action taken:

This is a default order taken against Hugo Vega Cervantes, Vega Seguros & Multi Service, and Vega Seguros & Multi Service, LLC (collectively, Respondents) because Respondents engaged in conversion, fraudulent and dishonest conduct, and unlicensed activity, and they failed to respond to a department inquiry. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Hugo Vega Cervantes's license and requires that Respondents cease and desist from conducting the business of insurance.

The following findings of fact and conclusions of law are adopted:

Findings of Fact**Failure to Respond to Notice of Allegations**

1. On July 13, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondents.
2. The department sent the Notice of Allegations to Hugo Vega Cervantes's last known address provided in writing to the department, [REDACTED], Houston, Texas 77039. The department also sent the Notice of Allegations to Hugo Vega Cervantes's electronic mail address he last designated for receipt of official department communications, mrtztax@gmail.com.
3. The department sent the Notice of Allegations to Vega Seguros & Multi Service's mailing address on file with the Harris County, Texas Clerk for Vega Seguros & Multi Service, 2345 Aldine Mail Route Road, Suite H, Houston, Texas 77039. Harris County, Texas is the county in which Vega Cervantes registered the assumed name "Vega Seguros & Multi Service."
4. The department sent the Notice of Allegations to Vega Seguros & Multi Service LLC's mailing address on file with the Texas Secretary of State, 225 Matlage Way, No. 618, Sugar Land, Texas 77478.
5. The department gave Respondents notice and opportunity for a hearing, which Respondents waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.
6. 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 of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001, 101.051, 101.101, 101.102, 4001.002, 4001.003, 4001.051, 4001.101, 4001.106, 4005.101, 4005.102, 4051.401, and 4051.402; 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.

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Commissioner's Order

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3. The department provided proper notice to Respondents under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondents' 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. Respondents 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 Hugo Vega Cervantes are revoked. It is further ordered that Hugo Vega Cervantes, Vega Seguros & Multi Service, and Vega Seguros & Multi Service, LLC must cease and desist from conducting the business of insurance. 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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford

Commissioner of Insurance

Prepared and reviewed by:



Joseph Halbert, 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 Hugo Vega Cervantes, Vega Seguros & Multi Service, and Vega Seguros & Multi Service LLC (Respondents). I have confirmed that:

- a. The last mailing address provided to the department in writing by Hugo Vega Cervantes is [REDACTED], Houston, Texas 77039.
- b. The address on file with the Harris County, Texas Clerk for Vega Seguros & Multi Service is 2345 Aldine Mail Route Road, Suite H, Houston, Texas 77039.
- c. The address on file with the Texas Secretary of State for Vega Seguros & Multi Service LLC is 225 Matlage Way, No. 618, Sugar Land, Texas 77478.
- d. The file maintained by Enforcement contains a Notice of Allegations dated July 13, 2026, which was sent to Respondents.
- e. On July 13, 2026, the Notice of Allegations addressed to Hugo Vega Cervantes was mailed first-class and certified, return receipt requested, to Hugo Vega Cervantes's last known address and to Hugo Vega Cervantes's electronic mail address, [REDACTED]
- f. On July 13, 2026, the Notice of Allegations addressed to Vega Seguros & Multi Service was mailed first-class and certified, return receipt requested, to Vega Seguros & Multi Service's address on file with the Harris County, Texas Clerk.
- g. On July 13, 2026, the Notice of Allegations addressed to Vega Seguros & Multi Service LLC was mailed first-class and certified, return receipt requested, to Vega Seguros & Multi Service LLC's address on file with the Texas Secretary of State.

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Commissioner's Order

Hugo Vega Cervantes et al.

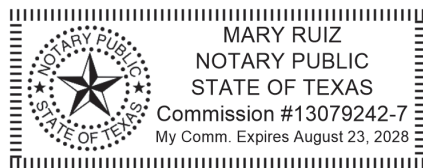
Page 5 of 5

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:
Daniel Mirles
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 8/12/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
Mary Ruiz
Notary Public State of Texas

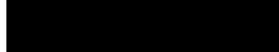
2026-10082



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

July 13, 2026

Hugo Vega Cervantes



Houston, Texas 77039

Via CM/RRR No.

9214 8901 9403 8333 4072 57

Via First Class Mail

Vega Seguros & Multi Service

2345 Aldine Mail Route Road

Suite H

Houston, Texas 77039

Via CM/RRR No.

9214 8901 9403 8333 4073 87

Via First Class Mail

Vega Seguros & Multi Service LLC

225 Matlage Way

No. 618

Sugar Land, Texas 77478

Via CM/RRR No.

9214 8901 9403 8333 4074 79

Via First Class Mail



Via Email

TDI ENFORCEMENT CASE NOS. 34573, 38890, 38986

NOTICE OF ALLEGATIONS AGAINST HUGO VEGA CERVANTES,

VEGA SEGUROS & MULTI SERVICE, AND VEGA SEGUROS & MULTI SERVICE LLC

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you to revoke your license and provide other sanctions. 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.

EXHIBIT

A

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:

Joseph Halbert, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
joseph.halbert@tdi.texas.gov

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001, 101.051, 101.101, 101.102, 4001.002, 4001.003, 4001.051, 4001.101, 4001.106, 4005.101, 4005.102, 4051.401, and 4051.402; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure and Background

1. Hugo Vega Cervantes (Vega Cervantes), individual identification number 1895886, holds a personal lines property and casualty agent license originally issued by TDI on July 3, 2018.
2. From at least April 6, 2018, to the present, Vega Cervantes has been the owner and sole proprietor of a business entity called Vega Seguros & Multi Service, which has advertised under the assumed name Vega Seguros Multiservices & Income Tax (collectively, Vega Seguros).
3. From at least April 9, 2026, to the present, Vega Cervantes has been a co-manager of another business entity called Vega Seguros & Multi Service LLC (the LLC). (Vega Cervantes, Vega Seguros, and the LLC, collectively, Respondents.)

4. Vega Seguros and the LLC do not hold a license or other authorization from TDI to conduct the business of insurance in the State of Texas. Vega Seguros Multiservices & Income Tax also is not an assumed name registered with TDI.

Conversion, Fraudulent, and Dishonest Conduct

Customer L.D.

5. On October 16, 2023, Respondents' customer L.D. paid \$214 in cash to Respondents to obtain a personal automobile insurance policy, Home State County Mutual Insurance Company (Home State) Policy No. xxxxxx42-01. The policy was written with recurring Electronic Funds Transfer (EFT) payments set up with a bank account ending in 1242, an account belonging to Vega Seguros, often with insufficient funds.
6. Respondents failed to remit L.D.'s premium payment to the insurer, resulting in L.D. unknowingly having Policy No. xxxxxx42-01 canceled.
7. Alpine Rio Insurance Services, LLC (formerly Aspen Managing General Agency), as assigned underwriter for Home State, confirmed that Policy No. xxxxxx42-01 was canceled for non-payment.

Customer M.F.V.

8. In November of 2023 Respondents' customer M.F.V. paid \$321.23 in cash to Respondents to obtain a personal automobile insurance policy, Home State Policy No. xxxxxx83-01. The policy was written with recurring EFT payments set up with a bank account ending in 1242, an account belonging to Vega Seguros, often with insufficient funds.
9. Respondents did not make payments to Home State, and Policy No. xxxxxx83-01 was canceled for nonpayment. Further, prior to cancellation, M.F.V.'s premiums were increased for lack of autopay. M.F.V. filed a complaint with TDI against Respondents.

Termination of Vega Seguros for Gross and Willful Misconduct

10. Upon investigation the managing general agency for Home State, Aspen Managing General Agency (Aspen), found multiple instances in which Respondents

used their own bank account ending in 1242 (the Vega Seguros account) to enroll customers for recurring payments. Using an agency account to enroll customers for recurring payments was prohibited by Aspen.

11. Aspen terminated its contract with Respondents on October 30, 2023, for "gross and willful misconduct."
12. Findings from Aspen's investigation included:
 - a. Customers with policies written by Respondents who stated that they were not aware that their respective policies were written on a recurring EFT payment plan, and/or that Respondents' bank account ending in 1242 was associated with the EFT payment plan;
 - b. 58 instances in which payments from the Respondents' bank account ending in 1242 were utilized to make payments for Respondents' customers, and 46 instances in which EFT payments were declined for insufficient funds for a total of \$10,309.00;
 - c. Policies for which EFT payments from Respondents' bank account ending in 1242 were declined include Nos.: xxxx3716, xxxx0069, xxxx4995, xxxx7409, xxxx3679, xxxx2801, xxxx4771, xxxx1557, xxxx1564, xxxx2750, xxxx6476 (two instances), xxxx5822, xxxx1363, xxxx2315, xxxx2847, xxxx9846, xxxx9767, xxxx2029, xxxx6958, xxxx4504 (two instances), xxxx8544, xxxx0876, xxxx5158, xxxx5823, xxxx2724, xxxx2776, xxxx3393, xxxx1392, xxxx1010, xxxx6330, xxxx6391, xxxx4334, xxxx6587, xxxx3944, xxxx8135, xxxx2367, xxxx1323, xxxx7370, xxxx8586, xxxx7602, xxxx6336, xxxx0887, xxxx3278, and xxxx9969;
 - d. Some of Respondents' customers changed the EFT payment source to their own accounts, but in some cases the payments were not replaced, and the insured's policies were cancelled; and
 - e. In several instances, Respondents' customers paid Respondents in cash for their policy premium, but Respondents failed to remit the funds to Aspen.

Customer L.D.T.

13. As part of its investigation into Respondents, TDI obtained information on Falcon Insurance Group (Falcon) personal automobile insurance Policy No. xxxxxx376-1,

effective March 6, 2024, for customer L.D.T. The policy was supposed to be active for six months, from March 6, 2024, to September 6, 2024.

14. Respondents failed to appropriately place L.D.T.'s credit card information on file and remit premiums to Falcon for Policy No. xxxxxx376-1 on behalf of customer L.D.T. Respondents subsequently submitted payments from their own account which often had insufficient funds.
15. Customer L.D.T. was involved in an automobile collision during the time the policy was supposed to be active and learned after the collision that the policy was canceled because premiums were not paid. L.D.T. did not have active coverage for the automobile collision, resulting in the other party in the collision being forced to seek payment for vehicle damages through uninsured motorist coverage.

Unlicensed Activity

16. From at least April 6, 2018, to the present, Vega Cervantes has operated Vega Seguros without an agency license.
17. Vega Seguros, during this period, operated at least four physical office locations in Houston, Texas: 3635 Aldine Mail Road, 5220 Aldine Mail Route Road, 13205 Veterans Memorial Drive, and 10900 Northwest Freeway, Suite 124. Additionally, there was also a Vega Seguros office in Cleveland, Texas, at 706 North Washington Avenue.
18. On November 12, 2024, a TDI Investigator visited the Vega Seguros office located at 5220 Aldine Mail Route Road in Houston, Texas, to obtain a person automobile insurance quote for a 2020 Nissan Pathfinder. Respondents' employee provided verbal quotes of \$500 to \$1000 for comprehensive coverage and \$200 to \$500 for liability coverage, thus engaging in the business of insurance in Texas on behalf of Respondents.
19. As recently as the date of this Notice, Respondents have represented themselves to the public as providing insurance services by advertising their services on billboards, Facebook, and on store fronts.
20. Vega Seguros and the LLC hold no license or authorization from TDI to conduct the business of insurance and have never held such license or authorization.

21. In response to a TDI investigation, Vega Cervantes has admitted to TDI in writing that he does not “consider Vega Seguros Multiservices and Income Tax to be exempt from licensure and [sic] regulation.” Therefore, the entity should be licensed.

Failure to Respond to Department Inquiry

22. On August 28, 2024, TDI sent an inquiry to Vega Cervantes to the email address on file with TDI, seeking information concerning: (1) policies sold by Vega Cervantes, (2) Vega Seguros’s registration and licensure with TDI, and (3) additional financial information.
23. On September 16, 2024, TDI sent inquiry reminder correspondence to Vega Cervantes via certified mail to the business address on file with TDI and the email address on file with TDI.
24. Vega Cervantes failed to respond to TDI regarding the inquiry or any of the reminders concerning the inquiry.
25. On December 29, 2025, pursuant to TEX. INS. CODE § 38.001, TDI sent an inquiry to Vega Cervantes to the email address on file with TDI regarding L.D.’s complaint.
26. Vega Cervantes failed to respond to TDI regarding L.D.’s complaint.

Legal Allegations

1. Vega Cervantes has committed acts for which a license holder may be disciplined under TEX. INS. CODE § 4005.101, as contemplated by TEX. INS. CODE § 4005.102.
2. Vega Cervantes has willfully violated an insurance law of this state, pursuant to TEX. INS. CODE § 4005.101(b)(1).
3. Vega Cervantes has misappropriated, converted to his own use, or illegally withheld money belonging to an insured, insurer, or beneficiary, in violation of TEX. INS. CODE § 4005.101(b)(4).
4. Vega Cervantes has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

5. Respondents conducted the unauthorized business of insurance by operating Vega Seguros and the LLC without a license issued by TDI, in violation of TEX. INS. CODE §§ 101.102, 4001.101, and 4051.401, as contemplated by TEX. INS. CODE §§ 101.001, 101.051, 101.101, 4001.003, 4001.051, and 4051.402.
6. Vega Cervantes accepted commissions for services performed as an agent while operating Vega Seguros and the LLC without a license issued by TDI, in violation of TEX. INS. CODE § 4005.053(a).
7. Vega Cervantes failed to respond to reasonable inquiries sent by TDI in writing not later than the 15th day after the date the inquiries were received, in violation of TEX. INS. CODE § 38.001(c).

Relief Sought

TDI seeks the following relief:

1. revocation of Vega Cervantes's personal lines property and casualty agent license;
2. an order mandating Respondents cease and desist from conducting the business of insurance;
3. an administrative penalty against Respondents under TEX. INS. CODE §§ 84.021 and 84.022;
4. restitution owed by Respondents to any victim under TEX. INS. CODE § 82.053; and
5. 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,



Joseph Halbert
State Bar No. 24069857
Texas Department of Insurance

Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6359 (Direct)
(512) 490-1020 (Fax)
Joseph.Halbert@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Joseph Halbert, certify that a true and correct copy of this *Notice of Allegations Against Hugo Vega Cervantes* was sent by the following methods on this 13th day of July, 2026, to:

Hugo Vega Cervantes
[REDACTED]
Houston, Texas 77039

Via CM/RRR No.:
9214 8901 9403 8333 4072 57
Via First Class Mail
Via Email: [REDACTED]

Vega Seguros & Multi Service
2345 Aldine Mail Route Road
Suite H
Houston, Texas 77039

Via CM/RRR No.
Via First Class Mail
Via First Class Mail

Vega Seguros & Multi Service LLC
225 Matlage Way
No. 618
Sugar Land, Texas 77478

Via CM/RRR No.
9214 8901 9403 8333 4074 79
Via First Class Mail

Pro Se Respondents



Joseph Halbert

9

Check type of mail or service

☐ Adult Signature Required ☐ Priority Mail Express

☐ Adult Signature Restricted Delivery ☐ Registered Mail

☐ Certified Mail ☐ Return Receipt for Merchandise

☐ Certified Mail Restricted Delivery ☐ Signature Confirmation

☐ Collect on Delivery (COD) ☐ Signature Confirmation Restricted Delivery

☐ Insured Mail ☐ Insured Mail

☐ Priority Mail ☐ First Class Mail

USPS Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	Extra Services 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
Halbert/34573	Hugo Vega Cervantes [REDACTED] Houston, Texas 77039	78												
	Vega Seguros & Multi Service 2345 Aldine Mail Route Road Suite H Houston, Texas 77039	8												
	Vega Seguros & Multi Service LLC 225 Matlage Way No. 618 Sugar Land, Texas 77478	78												

EXHIBIT

B



Adult Signature	Adult Signature Confirmation	Restricted	Return Recg	Signature Confm	Signature Confirmation	Special Handling

Handling Charge-if



Postmaster: Per (Name of receiving employee)

Ugarris

Number of Pieces



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: 07/13/2026

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	3
Total	3

*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 0072 4021 83

Halbert/ 34573, 38890, 38986

EXHIBIT

C

RECEIVED

JUL 14 2026

TDI - ENFORCEMENT

[illegible]

Postmaster, Per (Name of receiving employee)

Total Number of Pieces Received at Post Office

Office of the
311
City of Chicago

