No. 2026-10176

Official Order
of the
Texas Commissioner of Insurance

Date: 10/06/2026

Subject Considered:

Ala M. Awad
Arlington, Texas

Default Order
TDI Enforcement File No. 33552

General remarks and official action taken:

The subject of this default order is whether a general lines agent license with a life, accident, and health qualification should be issued to Ala M. Awad (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order denies Respondent's license application.

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

Findings of Fact

Failure to Respond to Notice of Allegations

1. On August 18, 2026, 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], Arlington, Texas 76005. The department also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications, [redacted].

3. The department gave Respondent notice and opportunity for a hearing, which Respondent waived by failing to send a written response to the Notice of Allegations within 20 days after the date it was mailed.

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 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.

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 §§ 1.1302, 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 Ala M. Awad's application is denied. 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:



_____

Jacob Harry, 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 Ala M. Awad. I have confirmed that:

a. The last mailing address provided to the department in writing by Ala M. Awad is [redacted], Arlington, Texas 76005.

b. The file maintained by Enforcement contains a Notice of Allegations dated August 18, 2026, which was sent to Ala M. Awad.

c. On August 18, 2026, the Notice of Allegations addressed to Ala M. Awad was mailed first-class and certified, return receipt requested, to his last known address and the electronic mail address he last designated for receipt of official department communications, [redacted].

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 Mireles
Affiant 7AF3D11DBA5524A5...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 9/23/2026. This notarial act was an online notarization.

Notary Seal

MARY RUIZ
NOTARY PUBLIC
STATE OF TEXAS
Commission #13079242-7
My Comm. Expires August 23, 2028

Digital Certificate

Signed by:
Mary Ruiz
Notary Public State of Texas 795DC4D59187489...

2026-10176

TDI | Texas Department of Insurance

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

EXHIBIT

A

August 18, 2026

Ala M. Awad
[redacted]
Arlington, Texas 76005

Via CM/RRR No.
9214 8901 9403 8339 2056 28

TDI ENFORCEMENT CASE NO. 33552
NOTICE OF ALLEGATIONS AGAINST ALA M. AWAD

The Texas Department of Insurance (TDI) seeks to deny your license application. 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:

Jacob Harry, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Jacob.Harry@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

Licensure and Background

1. Ala M. Awad (Awad), individual identification no. 755726, previously held a general lines agent license with a life, accident, health, & HMO qualification, issued by TDI on January 10, 2008.

2. Awad was appointed as an agent for American Income Life Insurance Company (AIL) on September 20, 2007, after TDI issued him a temporary general lines agent license with a life, accident, health, & HMO qualification. On January 10, 2008, the temporary license became a full, unencumbered license.

3. On August 5, 2022, following a phone call from his AIL supervisors, Awad surrendered his license due to the misconduct described below. AIL subsequently canceled Awad's appointment on August 8, 2022, after its audit of Awad's applications and after he admitted to submitting fraudulent applications.

4. On July 25, 2023, Awad submitted a new application for a general lines agent license with a life, accident, health, & HMO qualification to TDI.

5. On October 17, 2023, TDI proposed to deny Awad's application based on the misconduct he committed during his previous licensure.

Fraudulent and Dishonest Conduct

6. AIL reviewed 47 policy applications placed by Awad and found various issues with the applications.

7. The issues found included unauthorized applications, invalid applicant information, shared bank information, and multiple applications with the same insured.

8. AIL received complaints from 47 policyholders about fraudulent activity on their policies.

9. On March 23, 2022, without authorization or consent, Awad placed two new policies for customer J.W. using J.W.'s bank account information for payment. J.W. did not request the policies and subsequently requested AIL cancel the policies.

10. On March 30, 2022, without authorization or consent, Awad placed a new policy for customer M.D. using M.D.'s bank account information for payment. The policy was active for one month and cost $80. M.D. did not request the policy and subsequently requested AIL cancel the policy.

11. On March 30, 2022, without authorization or consent, Awad placed a new policy for customer G.T. using G.T.'s bank account information for payment. G.T. was charged $136.92 in premium payments for three months for a total of $410.76, causing her bank account to be overdrawn and incur additional fees. G.T. did not request the policy and subsequently requested AIL cancel the policy.

12. On April 12, 2022, without authorization or consent, Awad placed a new policy for customer C.M. using C.M.'s bank account information for payment. C.M. was charged $181.06 in premium payments. C.M. did not request the policy and subsequently requested AIL cancel the policy. AIL refunded the money lost to C.M.

13. April 18, 2022, without authorization or consent, Awad placed two new policies for customers J.G. and her husband R.G. using their bank account information for payment. J.G. and R.G. did not request the policies and subsequently requested that AIL cancel the policies.

14. On May 4, 2022, Awad fraudulently provided B.A.'s bank information for another consumer's policy, which led to a lack of payment for B.A.'s policy. Once B.A.'s bank account stopped paying for her policy, it was canceled due to non-payment; causing B.A. to pay $573 to reinstate her policy.

15. On June 1, 2022, Awad placed a policy for F.J. However, Awad provided invalid applicant information and shared bank account information which caused the policy to lapse and be withdrawn. F.J. had to reopen her policy.

16. On June 22, 2022, without authorization or consent, Awad placed a new policy for J.C. using J.C.'s bank account information for payment. As a result, J.C. was

unknowingly billed $280. J.C. did not request the policy and subsequently requested that AIL cancel the policy.

17. On July 5, 2022, Awad used I.U.'s bank information to pay for a different customer's existing policy at AIL, without authorization or consent, and I.U. was unknowingly charged $104.45 and $712.72.

18. On July 12, 2022, without authorization or consent, Awad placed a new policy for J.K. using J.K.'s bank account information for payment. As a result, J.K. was unknowingly billed $107.55. J.K. did not request the policy, as J.K. had never spoken with Awad, and he subsequently requested AIL cancel the policy.

19. From March 23, 2022, through July 12, 2022, Awad's fraudulent actions made consumers lose at least $1,876.54.

AIL Investigation

20. During AIL's investigation, Awad stated that his agent number was on the policies and documentation and that he would take responsibility for the fraudulent activities. Awad subsequently surrendered his Texas insurance license on August 5, 2022, and his AIL appointment was canceled on August 8, 2022.

Misrepresentation on Application

21. On his new licensing application, TDI asked Awad the following question:

"Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?"

22. Awad falsely answered "No" to this question, despite his appointment termination by AIL for his misconduct.

Legal Allegations

1. Awad willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4005.101(b)(1).

2. Awad intentionally made a material misstatement in his license application in violation of TEX. INS. CODE 4005.101(b)(2).

3. Awad attempted to obtain a license by fraud or misrepresentation in violation of TEX. INS. CODE 4005.101(b)(3).

4. Awad misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, insured, or enrollee, in violation of TEX. INS. CODE 4005.101(b)(4).

5. Awad engaged in fraudulent or dishonest acts or practices in violation of TEX. INS. CODE 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. denial of your license application;
2. an administrative penalty under Tex. Ins. Code §§ 84.021 and 84.022;
3. restitution to any victim under TEX. INS. CODE § 82.053; 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.

Respectfully,



Jacob Harry
State Bar No. 24137475
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6361 (Direct)
(512) 490-1020 (Fax)
Jacob.Harry@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, Jacob Harry, certify that a true and correct copy of this *Notice of Allegations Against Ala M. Awad* was sent by the following methods on this 18th day of August, 2026 to:

Ala M. Awad
[redacted]
Arlington, Texas 76005

Via CM/RRR No.: 9214 8901 9403 8339 2056 28
Via First Class Mail:
Via Email: [redacted]

Respondent Pro Se

Jacob Harry

2026-10176

Firm Mailing Book For Accountable Mail

Name and Address of Sender
Texas Dept of Insurance
Mail Code ENF
1601 Congress Avenue, Suite 6.900
Austin TX 78701
Mary Ruiz, August 18, 2026

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
- 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

	USPS Tracking/Article Number	Address (Name, Street, City, State, & ZIP Code)	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
HARRY/33552		Ala M. Awad [redacted] Arlington, Texas 76005	18												

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CORRECTION
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08/18/2026 ZIP 78701
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US POSTAGE

Handling Charge
Registered
Actual Value if Registered
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Adult Signature Required
Adult Signature Restricted Delivery
Certified Mail Restricted Delivery
Return Receipt
Signature Confirmation
Signature Confirmation Restricted Delivery
Collect on Delivery

CAPITOL STATION AUG 2026 AUSTIN TX 78711

RECEIVED AUG 19 2026 TDI-ENFORCEMENT

Total Number of Pieces Listed by Sender: 1 | Total Number of Pieces: 1 | Postmaster, Per (Name of receiving employee)

PS Form 3877, June 2015 | Completed in Ink | Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

EXHIBIT B

2026-10176

EXHIBIT

C

UNITED STATES POSTAL SERVICE®

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: 08/18/2026

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	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 0073 3973 58

RECEIVED
AUG 19 2026
TDI - ENFORCEMENT

HARRY/33552

UNITED STATES POSTAL SERVICE®

Firm Mailing Book For Accountable Mail

2026-10176

Name and Address of Sender	Check type of mail or service	Affix Stamp Here
ENF M RUIZ 1601 CONGRESS AVENUE STE 6.900 AUSTIN TX 78701	☐ 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	*(for additional copies of this receipt).* *Postmark with Date of Receipt.*

	USPS Tracking/Article Number	Addressee (Name, Street, City, State & ZIP Code™)	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
1.	9214 8901 5603 8339 2056 28	ALA M. AWAD [redacted] ARLINGTON, TEXAS 76005	1.07	5.55								2.91			
	HARRY/33552														

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

RECEIVED
AUG 19 2026
TDI - ENFORCEMENT

CAPITOL STATION
AUG 2026
AUSTIN, TX
78711

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per *(Name of receiving employee)*
1		

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PSN 7530-02-000-1098 Jobid 7090170