

No. 2026-9726

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

Date: 01/09/2026

Subject Considered:

Ruth Seris Chabell Mejia Beras
Fort Worth, Texas

Default Order
TDI Enforcement File No. 35836

General remarks and official action taken:

This is a default order taken against Ruth Seris Chabell Mejia Beras (Respondent) because she: engaged in fraudulent or dishonest acts or practices; is not actively engaged in soliciting or writing insurance for the public generally; failed to update her designated email address for Texas Department of Insurance (TDI) communications; and, failed to notify TDI of a change in her 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 18, 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], Fort Worth, TX 76108.
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
Ruth Seris Chabell Mejia Beras
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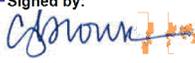
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

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 Ruth Seris Chabell Mejia Beras 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

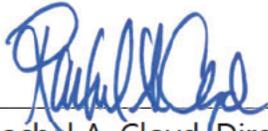
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Commissioner's Order

Ruth Seris Chabell Mejia Beras

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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 David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno 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.

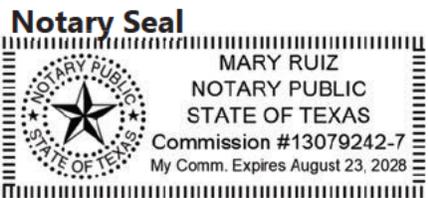
I have reviewed TDI's records concerning Ruth Seris Chabell Mejia Beras. I have confirmed that:

- a. The last mailing address provided to the department in writing by Ruth Seris Chabell Mejia Beras is [REDACTED], Fort Worth, TX 76108.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 18, 2025, which was sent to Ruth Seris Chabell Mejia Beras.
- c. On November 18, 2025, the Notice of Allegations addressed to Ruth Seris Chabell Mejia Beras was mailed first-class and certified, return receipt requested, to her 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:
David Moreno
Affiant

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



Digital Certificate
Signed by:
Mary Ruiz
Notary Public State of Texas

2026-9726



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

November 18, 2025

Ruth Seris Chabell Mejia Beras
[REDACTED]
Fort Worth, TX 76108

Via CM/RRR No.
9214 8901 9403 8343 3106 22
Via First Class Mail

**TDI ENFORCEMENT CASE NO. 35836
NOTICE OF ALLEGATIONS AGAINST RUTH SERIS CHABELL MEJIA BERAS**

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

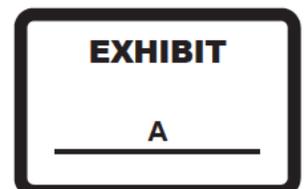
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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 November 25, 2023, Ruth Seris Chabell Mejia Beras (Mejia Beras), individual identification number 2855722, 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, Mejia Beras completed the examination in 12 minutes and received a passing score.

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6. On December 11, 2023, TDI issued Mejia Beras 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 Mejia Beras.

Failure to Update Designated Email Address

9. On July 1, 2025, TDI emailed Mejia Beras at the email address she designated for official TDI communications, to inform her that TDI had evidence that she had cheated during her online licensing examination, and requested that she contact TDI to address the matter. However, the email was undeliverable.
10. Mejia Beras failed to designate a new email address within 10 business days after official TDI communications could no longer be received at her designated email address.

Failure to Notify TDI of Mailing Address Change

11. On July 24, 2025, TDI sent Mejia Beras a letter by first class mail to her last known mailing address in TDI's records, to inform her that TDI had evidence that she had cheated during her online licensing examination, and requested that she contact TDI to address the matter.
12. On August 8, 2025, the U.S. Postal Service returned that letter to TDI marked as return to sender, attempted – not known, and unable to forward.
13. Mejia Beras failed to notify TDI of a change to her mailing address.

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Not Actively Engaged in Insurance Business

14. TDI's records show that Mejia Beras had only one appointment with American Income Life Insurance Company (AILIC) from April 26, 2024, until August 19, 2024, when AILIC cancelled that appointment.
15. For more than a year, Mejia Beras 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. Mejia Beras committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically she:
 - 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. Mejia Beras violated 28 TEX. ADMIN. CODE § 1.1302(c) by failing to update her designated email address within 10 business days after official TDI communications could no longer be received at her designated email address.
3. Mejia Beras 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 her 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 Ruth Seris Chabell Mejia Beras* was sent by the following methods on this 18th day of November, 2025 to:

Ruth Seris Chabell Mejia Beras
[REDACTED]
Fort Worth, TX 76108

Via CM/RRR No.
9214 8901 9403 8343 3106 22
Via First Class Mail

/s/ Rachel A. Cloyd

Rachel A. Cloyd

2026-9726

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

David Moreno 11/18/2025

USPS Tracking/Article Number
 Rachel/35836

Address (Name, Street, City, State & Zip Code)
 Ruth Seris Chabell Mejia Beras
 Fort Worth, TX 76108

Postage

.74

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

SH Fee	SCRD Fee	SC Fee	RR Fee	RD Fee	ASRD Fee	ASR Fee	Due Sender if COD	Insured Value	Actual Value if Registered	Handling Charge	(Extra Service) Fee



US POSTAGE



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

Postmaster: Per (Name of receiving employee)

① *Ugarcio*
 Completed in Ink

Total Number of Pieces Received at Post Office

June 2015

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

EXHIBIT
B

**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: 11/18/2025
 Shipped From:
 Name: MC ENF D MORENO
 Address: 1601 CONGRESS AVENUE SUITE 6 900
 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.

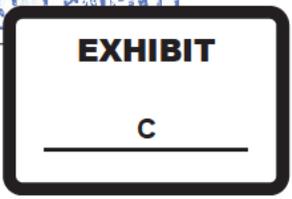
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 1704 18



Rachel/35836





Firm Mailing Book For Accountable Mail

2026-9726

Name and Address of Sender
MC ENF D MORENO
TEXAS DEPARTMENT OF INSURANCE
1601 CONGRESS AVENUE, SUITE 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

USPS Tracking/Article Number

1. 9214 8507 9403 8343 3106 22

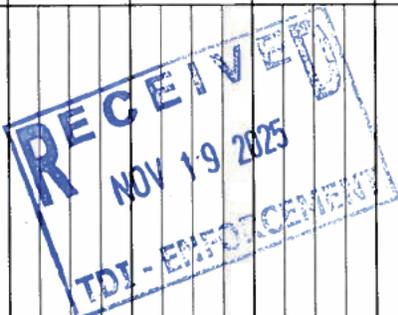
Rachel/35836

Addressee (Name, Street, City, State, & ZIP Code™)

RUTH SERIS CHABELL MEJIA BERAS
[REDACTED]
FORT WORTH, TX, 76108

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

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
1.03	5.30	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



Postmaster, Per (Name of receiving employee)

[Signature]

Total Number of Pieces Received at Post Office
Listed by Sender
1

PS Form 3877, January 2017 (Page 1 of 1) Complete in Ink

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JobId: 6368022