

No. 2026-9731

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

**Date:** 01/13/2026

**Subject Considered:**

Yorbelis Gabriela Nava  
Dallas, Texas

Default Order  
TDI Enforcement File No. 35843

**General remarks and official action taken:**

This is a default order taken against Yorbelis Gabriela Nava (Respondent) because she engaged in fraudulent or dishonest acts or practices, and has failed to maintain the qualifications for her licensure. 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], Dallas, TX 75287.
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.

# 2026-9731

Commissioner's Order

Yorbelis Gabriela Nava

Page 2 of 4

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 Yorbelis Gabriela Nava 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

**2026-9731**

Commissioner's Order

Yorbelis Gabriela Nava

Page 3 of 4

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 Yorbelis Gabriela Nava. I have confirmed that:

- a. The last mailing address provided to the department in writing by Yorbelis Gabriela Nava is [REDACTED], [REDACTED], Dallas, TX 75287.
- b. The file maintained by Enforcement contains a Notice of Allegations dated November 18, 2025, which was sent to Yorbelis Gabriela Nava.
- c. On November 18, 2025, the Notice of Allegations addressed to Yorbelis Gabriela Nava 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.

**Notary Seal**



**Digital Certificate**

Signed by:

Mary Ruiz  
Notary Public State of Texas

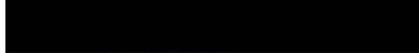
2026-9731



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

November 18, 2025

Yorbelis Gabriela Nava



Dallas, TX 75287

Via CM/RRR No.

9214 8901 9403 8343 3282 07

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 35843**  
**NOTICE OF ALLEGATIONS AGAINST YORBELIS GABRIELA NAVA**

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***

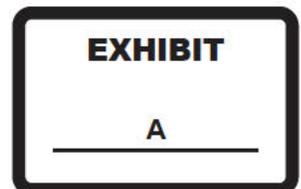
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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, 4001.105, 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 February 2, 2024, Yorbelis Gabriela Nava (Nava), individual identification number 2887123, 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 and a copy of the video, Nava completed the examination in 16 minutes and received a passing score.
6. On February 8, 2024, TDI issued Nava a Texas resident general lines agent license with a life, accident, health, and HMO qualification.

# 2026-9731

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 Nava.

## Failure to Maintain Legal Status

9. Under Federal law, a person must demonstrate that they are eligible to work in the United States in order to be eligible for a state agency issued professional license. Specifically, an alien who is no longer qualified under 8 U.S.C. §§ 1621(a)(1) and 1641, is not eligible for any state or local public benefit - including a professional license provided by a state agency – subject to specific exceptions and limitations.
10. When Nava applied for her insurance license, she submitted to TDI a copy of her work authorization card showing category C08 (applicant for asylum or withholding of removal), which authorized Nava to work in the United States, but was not valid for reentry to the U.S.
11. That work authorization was valid from January 11, 2023, until January 11, 2025, when it expired. Nava is no longer eligible for her TDI-issued professional license.

## **Legal Allegations**

1. Nava committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically she has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
2. Nava has not maintained her eligibility for a state or local public benefit under federal law, and therefore has failed to maintain the qualifications for her licensure under TEX. INS. CODE § 4001.254.

# 2026-9731

Notice of Allegations  
Yorbelis Gabriela Nava  
Page 4 of 5

## 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 Yorbelis Gabriela Nava* was sent by the following methods on this 18<sup>th</sup> day of November, 2025 to:

Yorbelis Gabriela Nava

[REDACTED]

Dallas, TX 75287

Via CM/RRR No.

9214 8901 9403 8343 3282 07

Via First Class Mail

Via Email: [REDACTED]

*/s/ Rachel A. Cloyd*

---

Rachel A. Cloyd

2026-9731

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, November 18, 2025

- Priority Mail Express
- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted Delivery
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- First-Class 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 CLOYD/35843	Address (Name, Street, City, State, & Zip Code) Yorbelis Gabriela Nava [Redacted] Dallas, TX 75287	Postage .74	(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
---	---	----------------	---------------------	-----------------	----------------------------	---------------	-------------------	---------	----------	--------	--------	--------	----------	--------

quadrant  
CORRECTION IMI  
\$002.40  
11/18/2025 ZIP 78701  
043M32206395



Handing Charge-If Registered and over \$5	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)

*Yorbelis*  
Completed in ink

Total Number of Pieces Received at Post Office

line 2015

EXHIBIT

B

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

2026-9731



# 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: 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 1721 46

CLOYD/35843



**EXHIBIT**

        
C



Firm Mailing Book For Accountable Mail

2026-9731

- 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

Name and Address of Sender  
 ENF M RUIZ  
 1601 CONGRESS AVENUE  
 STE 6.900  
 AUSTIN TX 78701

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
0.74	5.30	Handling Charge - if Registered and over \$50,000 in value							2.82			
						Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

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

Addressee (Name, Street, City, State, & ZIP Code™)  
 YORBELIS GABRIELA NAVA  
 [REDACTED]  
 DALLAS, TX 75287

USPS Tracking/Article Number  
 1. 9214 8901 9403 8343 3282 07  
 CLOYD/35843



Postmaster, Per (Name of receiving employee)

Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

*[Handwritten signature]*

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.