

No. 2026-9734

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

Date: 01/13/2026

Subject Considered:

Hector Manuel Acosta Carrillo
Miami, FL

Default Order
TDI Enforcement File No. 35648

General remarks and official action taken:

The subject of this default order is whether a general lines agent license should be issued to Hector Manuel Acosta Carrillo (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 November 14, 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], Miami, FL 33137.
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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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 §§ 1.28, 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 Hector Manuel Acosta Carrillo'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:

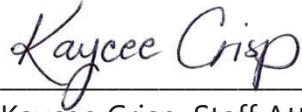
FC5D7EDDFFBB4F8

Cassie Brown
Commissioner of Insurance

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Prepared and reviewed by:

A handwritten signature in cursive script that reads "Kaycee Crisp". The signature is written in black ink and is positioned above a horizontal line.

Kaycee Crisp, Staff Attorney
Enforcement

2026-9734



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

November 14, 2025

Hector Manuel Acosta Carrillo
[REDACTED]
Miami, FL 33137

Via CM/RRR: 9214 8901 9403 8342 9851 59
Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 35648
NOTICE OF ALLEGATIONS AGAINST HECTOR MANUEL ACOSTA CARRILLO

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

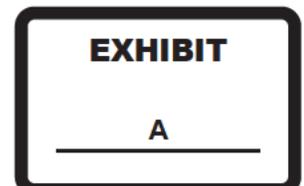
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

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

License Application

1. On August 27, 2024, Hector Manuel Acosta Carrillo (Acosta Carrillo) applied to TDI for a general lines agent license with a life, accident, health, and HMO qualification.
2. On September 6, 2024, TDI proposed to deny Acosta Carrillo's application.
3. Acosta Carrillo appealed TDI's decision and made a written request for a hearing.

2024 Florida Disbarment

4. On November 29, 2023, the Supreme Court of Florida granted the Florida Bar's Petition for Emergency Suspension in cause no. SC2023-1570 thereby prohibiting Acosta Carrillo from practicing law in Florida until further order of the court.
5. In its Petition for Emergency Suspension, the Florida Bar noted that a recent audit of Acosta Carrillo's trust account for his legal practice found there was a shortage in the account ranging from \$250 to \$10,040 between February 27, 2023, and May 30, 2023.
6. The Florida Bar's audit additionally noted that the shortage was caused, in part, by 15 withdrawals between February 2023 and April 2023, and a transfer of trust fund accounts to Acosta Carrillo's personal checking account.
7. The Florida Bar's audit further noted that Acosta Carrillo did not keep and maintain proper trust account records as required by Florida law.
8. Acosta Carrillo represented to the Florida Bar that he was using the funds improperly taken from his trust account to fund the purchase of illegal drugs.

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Notice of Allegations
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9. Subsequently, on April 4, 2024, the Supreme Court of Florida entered an order of permanent disbarment in cause no. SC2024-0197 thereby revoking Acosta Carrillo's Florida law license.

2024 Denial of Kansas License

10. On August 27, 2024, Acosta Carrillo submitted an application to the Kansas Insurance Department for a non-resident insurance producer license.
11. On September 18, 2024, the Kansas Insurance Department denied Acosta Carrillo's application due to his disbarment in Florida.

Legal Allegations

1. Acosta Carrillo has committed acts for which a license may be denied under TEX. INS. CODE §§ 4005.101–4005.102, specifically, he engaged in fraudulent or dishonest acts of practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. denial of your license application; 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.

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Respectfully,



Kaycee Crisp
State Bar No. 24057368
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6329 (Direct)
(512) 490-1020 (Fax)
Kaycee.Crisp@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Kaycee Crisp, certify that a true and correct copy of this *Notice of Allegations Against Hector Manuel Acosta Carrillo* was sent by the following methods on this 14th day of November, 2025 to:

Hector Manuel Acosta Carrillo
[REDACTED]
Miami, FL 33137

Via CM/RRR No.: 9214 8901 9403 8342 9851 59
Via First Class Mail
Via Email: [REDACTED]



Kaycee Crisp

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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: 11/14/2025

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

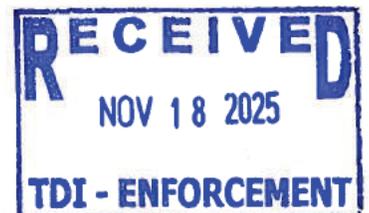
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.



USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 1022 80



Kaycee/35648

EXHIBIT

B



Firm Mailing Book For Accountable Mail

Name and Address of Sender
 MC ENF D MORENO
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6900
 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 8901 9403 8342 9851 59

Postage
 1.03

(Extra Service) Fee
 5.30

Handling Charge

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

RD Fee

RR Fee 2.82

SC Fee

SCRD Fee

SH Fee

Kaycee/35648

ADDRESSEE (Name, Street, City, State, & ZIP Code™)
 HECTOR MANUEL ACOSTA CARRILLO
 MIAMI, FL 33137

Postmaster, Per. (Name of receiving employee)	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
Uthman			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



2026-9734

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 David Moreno 11/14/2025

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

USPS Tracking/Invoice Number
 Kaycee/306 35648
 Address (Name, Street, City, State, & Zip Code)
 Hector Manuel Acosta Carrillo
 Miami, FL 33137

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

RECEIVED
 NOV 18 2025
TDI - ENFORCEMENT

2026 9734

Total Number of Pieces
 Received by Sender
 Received at Post Office

Postmaster, Per (Name of Addressee)
 Completed if Int



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Handling Charge-if Registered and

Adult Signature Required
 Adult Signature Restricted Delivery
 Restricted Delivery
 Return Receipt
 Signature Confirmation
 Signature Confirmation Restricted Delivery
 Special Handling



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 CORRECTION
 IMI
 \$002.40
 11/14/2025 ZIP 78701
 043M32206395
 US POSTAGE

Firm Mailing Book For Account

EXHIBIT
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