

No. 2026-9765

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

Date: 01/28/2026

Subject Considered:

Maria Angelica Romero Perozo
Aubrey, Texas

Default Order
TDI Enforcement File No. 35902

General remarks and official action taken:

This is a default order taken against Maria Angelica Romero Perozo (Respondent) because she: intentionally made a material misstatement in two license applications; obtained or attempted to obtain a license by fraud or misrepresentation; engaged in fraudulent or dishonest acts or practices; and, is not actively engaged in soliciting or writing insurance for the public generally. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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 December 1, 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] Aubrey, TX 76227-4294.

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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.
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, 4001.151–4001.153, 4001.155, 4005.101, 4005.102, 4005.107, 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.

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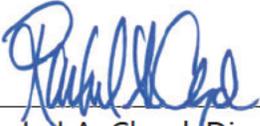
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Order

It is ordered that any licenses held by Maria Angelica Romero Perozo 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: 
FC5D7EDDFFB84F8 
Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:


Rachel A. Cloyd, Director
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared Kelly Taylor, who, being by me duly sworn, deposed as follows:

"My name is Kelly Taylor 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 Maria Angelica Romero Perozo. I have confirmed that:

- a. The last mailing address provided to the department in writing by Maria Angelica Romero Perozo is [REDACTED] Aubrey, TX 76227-4294.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 1, 2025, which was sent to Maria Angelica Romero Perozo.
- c. On December 1, 2025, the Notice of Allegations addressed to Maria Angelica Romero Perozo 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:

Kelly Taylor
Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/8/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:
Mary Ruiz
Notary Public State of Texas

2026-9765



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

December 1, 2025

Maria Angelica Romero Perozo
[REDACTED]
Aubrey, TX 76227-4294

Via CM/RRR No.
9214 8901 9403 8344 6963 50
Via First Class Mail
Via Email: [REDACTED]

TDI ENFORCEMENT CASE NO. 35902
NOTICE OF ALLEGATIONS AGAINST MARIA ANGELICA ROMERO PEROZO

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

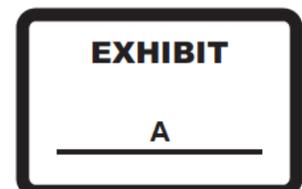
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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, 4001.151-4001.153, 4001.155, 4005.101, 4005.102, 4005.107, 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.

Temporary License

5. Under the Texas Insurance Code, to apply for a temporary license, an insurer must sign a certificate stating that the applicant is being considered for appointment as a full-time agent. The applicant is not required to pass a written examination to obtain a temporary license, but a temporary license is only valid for 180 days.
6. On October 6, 2022, Maria Angelica Romero Perozo (Romero Perozo), individual identification number 2634319, submitted an application to TDI, ID number 2784876, for a temporary general lines insurance license with a life, accident,

health, and HMO qualification. In her application, she claimed United States citizenship.

7. On October 7, 2022, TDI issued Romero Perozo the temporary license.
8. TDI records show that Romero Perozo was appointed to act as a temporary agent on behalf of Family Heritage Life Insurance Company of America from October 7, 2022, until April 5, 2023, when her temporary license expired and that appointment was automatically cancelled.

Cheating on Licensing Exam

9. On May 12, 2023, and July 24, 2023, Romero Perozo took licensing examinations at an in-person testing center for a Texas general lines license with a life, accident, health, and HMO qualification. Each time, she failed the examination at the in-person testing centers.
10. On October 2, 2023, Romero Perozo took the same examination online and in English using OnVue. According to Pearson Vue's data, Romero Perozo completed the examination in 17 minutes and received a passing score.
11. On October 16, 2023, Romero Perozo then submitted an application to TDI, ID number 3106120, for a Texas general lines license with a life, accident, health, and HMO qualification, and again claimed United States citizenship. TDI notified Romero Perozo that the application was deficient and she needed to submit new fingerprints, but when she failed to do so, the application expired.
12. 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.
13. On May 3, 2024, Romero Perozo submitted another application to TDI, ID number 3262681, for the same type of license and used her passing score from the online licensing examination she took on October 2, 2023.
14. But, in this new application, Romero Perozo claimed Venezuelan citizenship. As part of this application, Romero Perozo submitted a valid U.S. permanent resident

card (green card) to TDI showing it was issued February 22, 2021, under category AS6 (asylee granted permanent resident status), and showed her country of birth as Venezuela.

15. On May 16, 2024, TDI issued Romero Perozo a Texas resident general lines agent license with a life, accident, health, and HMO qualification.
16. Pearson Vue later gave TDI a list of examinees that Pearson Vue alleges cheated during their licensing examination. That list includes Romero Perozo.
17. On June 30, 2025, TDI emailed Romero Perozo 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. The email was written in both English and Spanish.
18. Romero Perozo responded by email on July 15, 2025, stating only in Spanish:

Buenas tardes espero no volver a recibir ningún tipo de mensajes amenazas o correos quiero hacerle saber no tengo licencia de seguros y mucho menos aún me dedico a vender seguros de ningún tipo
19. When translated to English, she stated:

Good afternoon, I hope I don't receive any more threatening messages or emails. I want to let you know that I don't have an insurance license, and I certainly don't sell any kind of insurance.
20. A TDI investigator contacted Romero Perozo by telephone about her reply and spoke with her in Spanish. During this call, Romero Perozo denied applying for her insurance license, and stated that she did not want to sign a license surrender form if she never applied for the license.
21. Based on her communications with TDI, Romero Perozo writes, speaks, and likely reads only in Spanish and not English, despite having taken her online licensing examination in English.
22. Romero Perozo cheated on her licensing examination to obtain her insurance license.

False Statements in Two License Applications

23. Romero Perozo obtained or attempted to obtain two insurance licenses by intentionally making false, misleading, or deceptive material statements to TDI about her citizenship.
24. Specifically, Romero Perozo falsely claimed United States citizenship in her temporary and general lines license applications ID numbers 2634319 and 3106120, when in fact she is of Venezuelan citizenship and was granted permanent residency in the United States as an asylee.

Not Actively Engaged in Insurance Business

25. TDI's records show that Romero Perozo has not held any appointments at all under her general lines license.
26. For more than two years, Romero Perozo 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. Romero Perozo committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically she:
 - a. has intentionally made a material misstatement in two license applications, in violation of TEX. INS. CODE § 4005.101(b)(2);
 - b. has obtained or attempted to obtain a license by fraud or misrepresentation, in violation of TEX. INS. CODE § 4005.101(b)(3);
 - c. has engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5); and,
 - d. 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).

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 Maria Angelica Romero Perozo* was sent by the following methods on this 1st day of December, 2025 to:

Maria Angelica Romero Perozo
[REDACTED]
Aubrey, TX 76227-4294

Via CM/RRR No.
9214 8901 9403 8344 6963 50
Via First Class Mail
Via Email: [REDACTED]

/s/ Rachel A. Cloyd

Rachel A. Cloyd

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Mary Ruiz, December 1, 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

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

CLOYD/35902 USPS Tracking/Article Number
 Address (Name, Street, City, State, & Zip Code)
 Maria Angelica Romero Parozo
 [Redacted]
 Aubrey, TX 76227-4294

Postage 74
 (Extra Service) Fee
 Handling Charge
 Actual Value if Registered
 Insured Value
 Due Sender if COD
 ASR Fee
 ASRD Fee
 RO Fee
 RRR Fee
 SC Fee
 SCRD Fee

RECEIVED
 DEC 02 2025
 TDI - ENFORCEMENT

quadrant
 CORRECTION
 IMI
 \$002.40
 12/01/2025 ZIP 78701
 043M32208395
 US POSTAGE



2026 9765
 Total Number of Pieces by Sender
 Total Number of Pieces Received at Post Office

Postmaster: Per (Name of receiving employee)
 [Signature]
 Completed in Ink

Handling Charge-if Registered and
 Adult Signature Required
 Adult Signature Restricted Delivery
 Restricted Delivery
 Return Receipt
 Signature Confirmation
 Signature Confirmation Restricted Delivery
 Special Handling

EXHIBIT
 B

2026-9765



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: 12/01/2025

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:

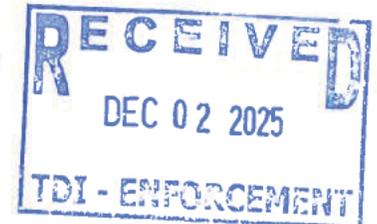
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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

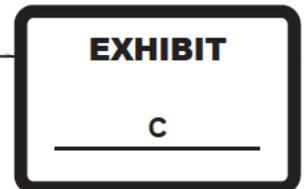
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 4363 92



CLOYD/35902





Firm Mailing Book For Accountable Mail

Name and Address of Sender
 ENF M RUIZ
 1601 CONGRESS AVENUE
 STE 6,900
 AUSTIN TX 78701

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
 Priority Mail

USPS Tracking/Article Number
 9214 8901 9403 8344 6963 50
 CLOYD/35902

Addresssee (Name, Street, City, State, & ZIP Code™)
 MARIA ANGELICA ROMERO PEROZO
 AUBREY, TX 76227-4294



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

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

2026-9765

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

Postmaster, Per (Name of receiving employee)

Complete in Ink

PS Form 3877, January 2017 (Page 1 of 1)
 PSN 7530-02-000-9098 Jobid: 6394601
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