

No. 2065-9766

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

Date: 01/28/2026

Subject Considered:

Manuelannie Chourio
Fort Worth, Texas

Default Order
TDI Enforcement File No. 35842

General remarks and official action taken:

This is a default order taken against Manuelannie Chourio (Respondent) because she: engaged in fraudulent or dishonest acts or practices; is not actively engaged in soliciting or writing insurance for the public generally; 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 December 16, 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 75093.
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 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 Manuelannie Chourio 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:

FC5D7EDDEEBB4E8

Cassie Brown
Commissioner of Insurance

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Commissioner's Order

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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 Jackie Gonzales, who, being by me duly sworn, deposed as follows:

"My name is Jackie Gonzales 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 Manuelannie Chourio. I have confirmed that:

- a. The last mailing address provided to the department in writing by Manuelannie Chourio is [REDACTED], Fort Worth, TX 75093.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 16, 2025, which was sent to Manuelannie Chourio.
- c. On December 16, 2025, the Notice of Allegations addressed to Manuelannie Chourio 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:

Jackie Gonzales

Affirmant #23CE4D40D...

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

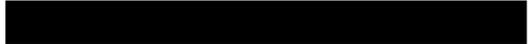
2026-9766



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

December 16, 2025

Manuelannie Chourio



Fort Worth, TX 75093

Via¹ CM/RRR No.

9214 8901 9403 8347 1487 57

Via First Class Mail

Via Email:



TDI ENFORCEMENT CASE NO. 35842
NOTICE OF ALLEGATIONS AGAINST MANUELANNIE CHOURIO

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

¹ TDI's records show that when Manuelannie Chourio applied for licensure, she abbreviated the word apartment in her designated mailing address as "Apto." However, that is not an abbreviation recognized by the United States Postal Service for an apartment, and so it has been changed to the recognized postal abbreviation of "Apt." See https://pe.usps.com/text/pub28/28apc_003.htm

EXHIBIT

A

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 1, 2024, Manuelannie Chourio (Chourio), individual identification number 2887082, 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, Chourio completed the examination in 17 minutes and received a passing score.

6. On February 7, 2024, TDI issued Chourio 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 Chourio.

Not Actively Engaged in Insurance Business

9. TDI's records show that Chourio has had only one appointment with American Income Life Insurance Company (ALIC) from February 23, 2024, until September 4, 2024, when ALIC cancelled that appointment.
10. For more than a year, Chourio 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.

Failure to Maintain Legal Status

11. 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.
12. When Chourio applied for her insurance license, she identified herself as a citizen of Venezuela and submitted to TDI a copy of her work authorization card showing category C08 (applicant for asylum or withholding of removal), which authorized Chourio to work in the United States, but was not valid for reentry to the U.S.
13. That work authorization was valid from January 14, 2023, until January 13, 2025, when it expired. Chourio is no longer eligible for her TDI-issued professional license.

Legal Allegations

1. Chourio 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. Chourio 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.

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 Manuelannie Chourio* was sent by the following methods on this 16th day of December, 2025 to:

Manuelannie Chourio

[REDACTED]

Fort Worth, TX 75093

Via CM/RRR No.

9214 8901 9403 8347 1487 57

Via First Class Mail

Via Email:

[REDACTED]

/s/ Rachel A. Cloyd

Rachel A. Cloyd

Firm Mailing Book For Accountable Mail



Name and Address of Sender		Check type of mail or service		Affix Stamp Here (if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt		Actual Value if Registered		Insured Value		Due Sender if COD		ASR Fee		ASRD Fee		RD Fee		SCRD Fee		SH Fee			
Texas Dept of Insurance 1601 Congress Avenue, Suite 6 900 Austin TX 78701 David Moreno 12/16/2025		<input type="checkbox"/> Adult Signature Required <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery (COD) <input type="checkbox"/> Insured Mail <input type="checkbox"/> Priority Mail <input checked="" type="checkbox"/> First-Class Mail		<input type="checkbox"/> Priority Mail Express <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Signature Confirmation Restricted Delivery		Postage 1.74		Handling Charge 19															
USPS Tracking/Article Number Rachel/35842		Address (Name, Street, City, State, & Zip Code) Manuelianne Chourio Fort Worth, TX 75093																					



**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: 12/16/2025
 Shipped From:
 Name: MC ENF D MORENO
 Address: 1601 CONGRESS AVENUE SUITE 6 900
 City: AUSTIN
 State: TX ZIP+4® 78701



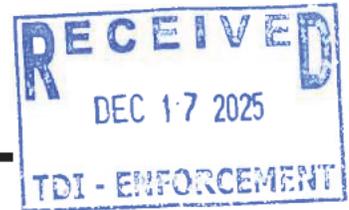
Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

*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.

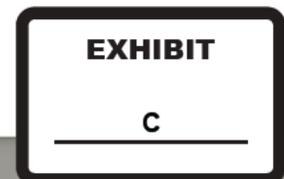


USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 8117 86

Rachel/35842



Firm Mailmark Book For Accountable Mail



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

UNITED STATES POSTAL SERVICE®

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
 Collect on Delivery (COD)
 Insured Mail
 Priority Mail
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Signature Confirmation Restricted Delivery

Addressee (Name, Street, City, State, & ZIP Code™)
 MANUELANNE CHOURIO
 [REDACTED]
 FORT WORTH, TX 75093

USPS Tracking/Article Number	Postage (Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Sender if COD	RD Fee	RR Fee	SC Fee	SH Fee
1, 9214 8901 9403 8347 1487 57 Rachel/35842	1.03 5.30	Handling Charge if Registered and over \$50,000 in value				Adult Signature Restricted Delivery	Return Receipt	Signature Confirmation	Special Handling
						Restricted Delivery		Signature Confirmation Restricted Delivery	
						Adult Signature Required			



Total Number of Pieces Listed by Sender: 1

Total Number of Pieces Received at Post Office: 1

Postmaster-Per (Name of receiving employee)
 [Signature]
 Complete in ink