

No. 2026-9767

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

**Date:** 01/28/2026

**Subject Considered:**

Felipe J. Chirinos  
Aubrey, Texas

Default Order  
TDI Enforcement File No. 34492

**General remarks and official action taken:**

This is a default order taken against Felipe J. Chirinos (Respondent) because he engaged in fraudulent or dishonest acts or practices and misappropriated, converted, or illegally withheld money belonging to an insurer. 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 17, 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 76237.
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.

# 2026-9767

Commissioner's Order

Felipe J. Chirinos

Page 2 of 4

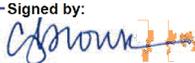
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## 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 Felipe J. Chirinos 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:  
  
FC5D7EDDFB4F8

\_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

**2026-9767**

Commissioner's Order

Felipe J. Chirinos

Page 3 of 4

Prepared and reviewed by:

*15/ Casey Dick*

Casey Dick, Staff Attorney

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 Felipe J. Chirinos. I have confirmed that:

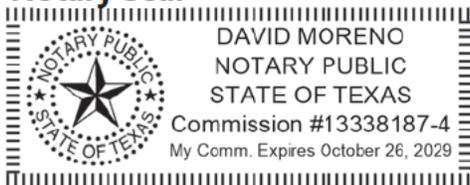
- a. The last mailing address provided to the department in writing by Felipe J. Chirinos is [REDACTED], Aubrey, TX 76237.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 17, 2025, which was sent to Felipe J. Chirinos.
- c. On December 17, 2025, the Notice of Allegations addressed to Felipe J. Chirinos was mailed first-class and certified, return receipt requested, to his 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:  
  
 \_\_\_\_\_  
 E2882AE26B2C468...  
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/14/2026. This notarial act was an online notarization.

**Notary Seal**



**Digital Certificate**

Signed by:  
  
 \_\_\_\_\_  
 455E4T09E15D4CD...  
 Notary Public State of Texas

2026-9767



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

December 17, 2025

Felipe J. Chirinos  
[REDACTED]  
Aubrey, TX 76237

Via CM/RRR No.9214 8901 9403 8347 3801 64  
Via First-Class Mail  
and Via Email [REDACTED]

**TDI ENFORCEMENT CASE NO. 34492  
NOTICE OF ALLEGATIONS AGAINST FELIPE J. CHIRINOS**

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***

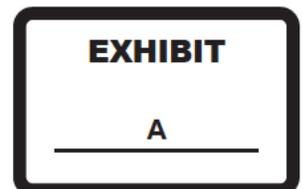
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Casey Dick, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
casey.dick@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**

### Licensure

1. Felipe J. Chirinos (Chirinos), individual identification number 2700568, holds a general lines agent license issued by TDI with a life, accident, health, and HMO qualification since April 19, 2023.

### Issuance of Life Insurance Policy to a Deceased Individual

2. According to TDI's records, Chirinos was appointed by Columbian Life Insurance Company (Columbian) from September 13, 2023, until January 22, 2024, when Columbian notified TDI it canceled his appointment for cause.
3. Columbian informed TDI that it terminated Chirinos for poor quality of business and suspicion of fraudulent activities.
4. After Columbian terminated Chirinos, it reviewed some of the business Chirinos produced as part of an ongoing audit of unclaimed life insurance proceeds.
5. During this audit, Columbian discovered Chirinos produced a \$350,000 life insurance policy for a deceased person on October 17, 2023.
6. Columbian investigated the policyholder's date of birth and social security number and found that the policyholder died on July 26, 2023, nearly three months before Chirinos submitted the life insurance policy application to Columbian.
7. When the policy was issued, Columbian mailed the (deceased) policyholder a letter explaining how, when, and in what amount the policyholder's premium installment payments would be withdrawn. That mailed letter was returned to Columbian as return to sender, not deliverable as addressed, and unable to forward.

8. Columbian paid Chirinos \$2,000 in commissions when this policy was issued, but was able to charge back and collect \$1,742.49, leaving \$257.51 remaining due to Columbian for the policy written on the deceased person.
9. On January 24, 2024, Columbian sent Chirinos a demand letter attempting to collect that amount along with other advanced commissions associated to other policies, totaling \$19,709.57. This total amount consisted of \$10,426.66 of balances due on terminated accounts and \$9,282.91 due in unearned commissions.
10. After Columbian was unable to collect the outstanding balance directly from Chirinos, it informed Chirinos's recruiting upline agency that it would instead be contractually held accountable for Chirinos's debts due to Columbian.

### **Legal Allegations**

1. Chirinos has committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101 and 4005.102, because he has:
  - a. misappropriated, converted to the license holder's own use, or illegally withheld money belonging to and insurer, in violation TEX. INS. CODE § 4005.101(b)(4); and
  - b. engaged in fraudulent or dishonest practices, in violation of TEX. INS. CODE § 4005.101(b)(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.

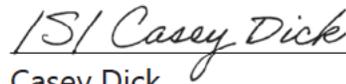
# 2026-9767

Notice of Allegations

Felipe J. Chirinos

Page 4 of 5

Respectfully,

\_\_\_\_\_

Casey Dick

State Bar No. 24132039

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6328 (Direct)

(512) 490-1020 (Fax)

Casey.Dick@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, Casey Dick, certify that a true and correct copy of this *Notice of Allegations Against Felipe J. Chirinos* was sent by the following methods on this 17th day of December, 2025 to:

Felipe J. Chirinos  
[REDACTED]  
Aubrey, TX 76237

Via CM/RRR No.9214 8901 9403 8347 3801 64  
Via First-Class Mail  
and Via Email: [REDACTED]

15/ Casey Dick  
Casey Dick

2026-9767

Name and Address of Sender  
Texas Dept of Insurance  
Mail Code ENF  
1601 Congress Avenue, Suite 6,900  
Austin TX 78701

David Moreno 12/17/2025

USPS Tracking/article Number  
Casey/34492

Address (Name, Street, City, State, & Zip Code)  
Felipe J. Chirinos  
Aubrey, TX 76237

- 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

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



Handling Charge-if Registered

value

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

**RECEIVED**  
DEC 19 2025  
**TDI - ENFORCEMENT**

Number of Pieces Sent by Sender  
Total Number of Pieces Received at Post Office  
Postmaster: Per (Stamp) receiving employee  
Completed in Ink

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

**EXHIBIT**  
B

**Shipment Confirmation  
Acceptance Notice**



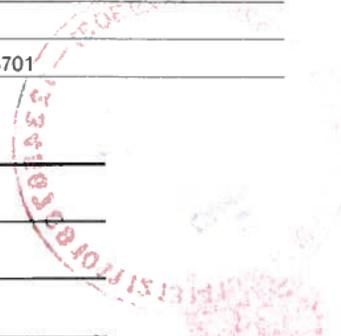
**A. Mailer Action**

**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: 12/17/2025  
 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:

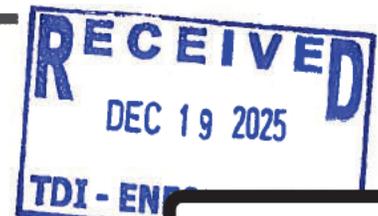
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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

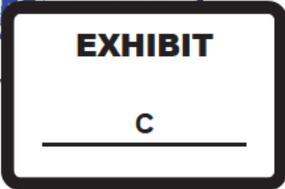
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0066 8501 12



Casey/34492





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  
 9214 8901 9403 8347 3801 64

Casey/34492

FELIPE J. CHIRINOS  
 AUBREY, TX 76237

| Postage | (Extra Service) Fee | Handling Charge  | Actual Value if Registered | Insured Value | Sender's COD | 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 |

**RECEIVED**  
 DEC 19 2025  
**TDI - ENFORCEMENT**



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

First Mailing Book For Accountable Mail

2026-9767

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

Postmaster, Per (Name of recording employee)

Complete in Ink