

No. 2026-9769

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

Date: 01/28/2026

Subject Considered:

Aylssa Vega
San Antonio, Texas 78211-1702

Default Order
TDI Enforcement File No. 36193

General remarks and official action taken:

This is a default order taken against Aylssa Vega (Respondent) because of her involvement in an advanced commission scheme. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (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 8, 2025, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED] San Antonio, Texas 78211-1702.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI 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. TDI'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 4051.401; 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. TDI 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 TDI 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. TDI'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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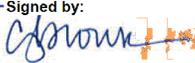
Commissioner's Order

Aylssa Vega

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Order

It is ordered that any licenses held by Aylssa Vega 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

Prepared and reviewed by:



Priya Subramanian, 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 Aylssa Vega. I have confirmed that:

- a. The last mailing address provided to the department in writing by Aylssa Vega is [REDACTED], San Antonio, Texas 78211-1702.
- b. The file maintained by Enforcement contains a Notice of Allegations dated December 8, 2025, which was sent to Aylssa Vega.
- c. On December 8, 2025, the Notice of Allegations addressed to Aylssa Vega was mailed certified, return receipt requested, to her last known address.

Copies of the certified mail log maintained by Enforcement are attached as Exhibit B ."

Signed by:

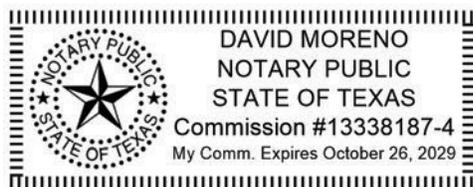
Jackie Gonzales

07979133581A450...

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



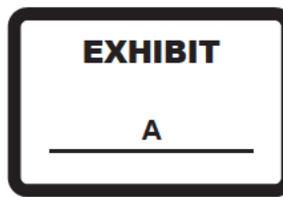
Digital Certificate

Signed by:

David Moreno

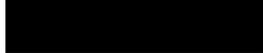
455E4109E15D4CD...

Notary Public State of Texas



December 8, 2025

Aylssa Vega



San Antonio, Texas 78211-1702

Via CM/RRR No.9214 8901 9403 8345 9778 92

Via Email:



**TDI ENFORCEMENT CASE NO. 36193
NOTICE OF ALLEGATIONS AGAINST AYLSSA VEGA**

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:

Priya Subramanian, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
priya.subramanian@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 4051.401; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Aylssa Vega (Vega) has a Personal Lines Property and Casualty Agent License issued by TDI on March 5, 2024. Vega was employed by United Services Automobile Association (USAA) from February 4, 2024, to September 4, 2024.
2. On July 29, 2024, Vega issued and canceled a Valuable Personal Property (VPP) policy for member xxxx151 without obtaining member consent.
3. On July 31, 2024, Vega issued and canceled a VPP policy for member xxxxx831 without obtaining member consent.
4. On July 31, 2024, Vega received a call from member xxxxx968 requesting cancelation of a blanket jewelry VPP policy. Vega canceled the policy, and proceeded to reinstate the policy, cancel it, and issue it again. The member called back on August 7, 2024, to request addition of firearms coverage, which Vega added before proceeding to remove the blanket jewelry coverage she had issued without consent.
5. On August 6, 2024, member xxxxx208 called to have their address changed and Vega issued a VPP policy for the member during this call without obtaining member consent.
6. On August 12, 2024, Vega issued a VPP policy for member xxxxx570 who called to pay their renter's insurance but not add any VPP coverage.
7. On August 13, 2024, Vega's manager at USAA opened an investigation into Vega's actions based on reports that Vega was involved in a possible advanced commission scheme.
8. On August 19, 2024, Vega cancelled the VPP policies issued for members xxxxx208 and xxxxx570 that she had originally issued without obtaining member consent.

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9. On September 4, 2024, Vega's appointments with USAA were terminated.
10. On November 25, 2024, TDI received notification that Vega's appointments with USAA had been canceled.
11. On March 4, 2025, TDI sent Vega a request for information via certified mail. She has failed to respond to it.

Legal Allegations

1. Vega did not respond to TDI's request for information in violation of TEX. INS. CODE § 38.001.
2. Vega willfully violated a Texas insurance law, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
3. Vega engaged in fraudulent or dishonest acts or practices as contemplated by TEX. INS. CODE § 4005.1010(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of your license
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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Notice of Allegations

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Respectfully,



Priya Subramanian
State Bar No. 24143443
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6337(Direct)
(512) 490-1020 (Fax)
priya.subramanian@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Priya Subramanian, certify that a true and correct copy of this *Notice of Allegations* was sent by the following methods on this 8th day of December, 2025 to:

Aylssa Vega



San Antonio, Texas 78211-1702

Via CM/RRR No. 9214 8901 9403 8345 9778 92

Via Email:



Respondent Pro Se

A handwritten signature in black ink, appearing to read 'Priya', written over a horizontal line.

Priya Subramanian

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: 12/08/2025

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:

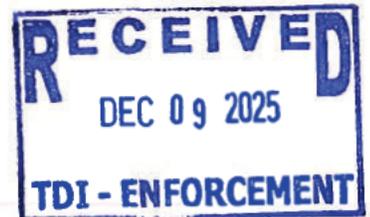
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 6170 05



PRIYA/36193

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

USPS Tracking/Article Number
 1. 9214 8901 9403 8345 9778 92
 PRIYA/36193

- 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

Addressee (Name, Street, City, State, & ZIP Code™)
 AYLSSA VECA
 [REDACTED]
 SAN ANTONIO, TEXAS 78211-1702

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



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



Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1
 Postmaster, Per (Name of receiving employee): [Signature]