

No. **2026-9770**

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

**Date: 01/28/2026**

**Subject Considered:**

Miguel Bilbao  
Dallas, Texas 75225-8021

Eagle National Insurance Services, Inc.  
8117 Preston Rd. Ste 300  
Dallas, Texas 75225-6347

Default Order  
TDI Enforcement File Nos. 37477 and 36818

**General remarks and official action taken:** This is a default order against Miguel Bilbao and Eagle National Insurance Services, Inc. (Respondents) because Respondents failed to return unearned commissions on a properly canceled policy. Respondents did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order revokes Respondent's licenses.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

Failure to Respond to Notice of Allegations

1. On October 30, 2025, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondents.
2. On December 1, 2025, TDI sent an Amended Notice of Allegations, attached as Exhibit B, to Respondents.

## 2026-9770

Commissioner's Order

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 2 of 5

3. TDI sent the Notice of Allegations to Respondents's last known addresses provided in writing to the department, 5956 Sherry Ln, Ste 1000, Dallas, Texas 75225-8021 and 8117 Preston Rd. Ste. 300, Dallas, Texas 75225-6347.
4. Respondents received and waived an opportunity for a hearing because they failed to send TDI a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
5. TDI's factual allegations set out in the attached Amended 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 4051.051; 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. TDI provided proper notice to Respondents 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. Respondents 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.

# 2026-9770

Commissioner's Order  
Miguel Bilbao and Eagle National Insurance Services, Inc.  
Page 3 of 5

## Order

It is ordered that any licenses held by Miguel Bilbao and Eagle National Insurance Services, Inc. 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.

It is further ordered that Miguel Bilbao and Eagle National Insurance Services, Inc. pay restitution in the amount of \$3,605.24 to Imperial PFS Corporation.

Proof of payment of the restitution must be sent electronically to TDI within 30 days from the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:  
  
FC5D7EDDFB4F8...

Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:



Priya Subramanian, Staff Attorney  
Enforcement

# 2026-9770

Commissioner's Order  
Miguel Bilbao and Eagle National Insurance Services, Inc.  
Page 4 of 5

## 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 Miguel Bilbao and Eagle National Insurance Services, Inc. I have confirmed that:

- a. The last mailing address provided to the department in writing by Miguel Bilbao and Eagle National Insurance is 5956 Sherry Ln, Ste 1000, Dallas, Texas 75225-8021 and 8117 Preston Rd. Ste. 300, Dallas, Texas 75225-6347, respectively.
- b. The file maintained by Enforcement contains a Notice of Allegations dated October 30, 2025, which was sent to Miguel Bilbao and Eagle National Insurance Services, Inc.
- c. On October 30, 2025, the Notice of Allegations addressed to Miguel Bilbao and Eagle National Insurance Services, Inc. was mailed certified, return receipt requested, to their last known addresses.
- d. The file maintained by Enforcement contains an Amended Notice of Allegations dated December 1, 2025, which was sent to Miguel Bilbao and Eagle National Insurance Services, Inc. A copy of the certified mail log maintained by Enforcement is attached as Exhibit C.
- e. On December 1, 2025, the Amended Notice of Allegations addressed to Miguel Bilbao and Eagle National Insurance Services, Inc. was mailed certified, return receipt requested, to their last known addresses. A copy of the certified mail log maintained by Enforcement is attached as Exhibit D."

# 2026-9770

Commissioner's Order  
Miguel Bilbao and Eagle National Insurance Services, Inc.  
Page 5 of 5

Signed by:

*Jackie Gonzales*

632239B826904AB...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 1/15/2026. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

Signed by:

*David Moreno*

455E4T09E15D4CD...

Notary Public State of Texas



October 30, 2025

Miguel Bilbao  
5956 Sherry Ln, Ste 1000  
Dallas, Texas 75225-8021

Via CM/RRR No. 9214 8901 9403 8340 3237 86  
Email: mbilbao@eagleni.com

**TDI ENFORCEMENT CASE NOS. 37477 AND 36818  
NOTICE OF ALLEGATIONS AGAINST MIGUEL BILBAO AND EAGLE NATIONAL  
INSURANCE**

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 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. Miguel Bilbao (Bilbao) has an active General Lines Agent License with a Property and Casualty qualification issued on October 13, 2011.
2. Bilbao is president of Eagle National Insurance Services, Inc. (Eagle National), a licensed General Lines Agency with a Property and Casualty qualification issued on April 5, 2018.
3. Bilbao, acting through Eagle National (Respondents), procured policy XXXXXX369 from Alpine Transportation Insurance, with a \$45,711 premium and effective date of February 23, 2023, and Policy XXXXXXXXXX46 from Canopus U.S. Insurance with a \$6,000 premium and effective date of February 23, 2023, for Tonahawk Trucking (Tonahawk). Tonahawk paid a \$10,438.47 downpayment toward these policies.
4. On February 15, 2023, Imperial PFS Corporation (IPFS) authorized \$44,843.05 in premium financing to Tonahawk for financing the remainder of its premium payments.
5. On February 16, 2023, IPFS initiated an ACH transfer of \$44,854.05 to Treaty Oak General Agency.
6. Respondents received \$5,171 in commissions from Treaty Oak from these policies, amounting to 10% of the total premium amounts.
7. On June 19, 2023, Policy XXXXXXXXXX463 canceled due to non-payment by Tonahawk.
8. On July 20, 2023, Policy XXXXXX369 canceled due to non-payment by Tonahawk.
9. Between July 7, 2023, and October 23, 2023, IFPS received a total of \$27,589.92 in returned unearned premiums.

# 2026-9770

Notice of Allegations

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 3 of 5

10. On October 26, 2023, and April 18, 2024, IFPS contacted Respondents to request that he remit the unearned commission received from the canceled policies, amounting to \$3,605.24. Bilbao did not respond to these requests.
11. On June 18, 2025, TDI sent a request for information to Respondents. Respondents failed to respond.

## Legal Allegations

1. Respondents did not respond to TDI's request for information in violation of TEX. INS. CODE § 38.001.
2. Respondents willfully violated a Texas insurance law, as contemplated by TEX. INS. CODE § 4005.101(b)(1).
3. Respondents engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
4. Respondents failed to return unearned commissions to the premium finance company before the 121st day after an insurance policy was properly canceled by the premium finance company, as contemplated by TEX. INS. CODE § 651.162(c).

## Relief Sought

TDI seeks the following relief:

1. revocation of Miguel Bilbao's license;
2. revocation of Eagle National Insurance Services, Inc.'s license;
2. restitution to Imperial PFS Corporation, in the amount of \$3,605.24 under TEX. INS. CODE § 82.053; and
3. 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.

**2026-9770**

Notice of Allegations  
Miguel Bilbao and Eagle National Insurance Services, Inc.  
Page 4 of 5

Respectfully,

A handwritten signature in black ink, appearing to read 'Priya', is written over a horizontal line. The signature is stylized and somewhat obscured by the line.

---

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

**2026-9770**

Notice of Allegations

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 5 of 5

**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 30th day of October, 2025 to:

Miguel Bilbao  
5956 Sherry Ln, Ste 1000  
Dallas, Texas 75225-8021

Via CM/RRR No. 9214 8901 9403 8340 3237 86  
Email: mbilbao@eagleni.com

*Respondent Pro Se*

A handwritten signature in black ink, appearing to read 'Priya', is written over a horizontal line. The signature is stylized and somewhat obscured by additional scribbles.

---

Priya Subramanian



December 1, 2025

Miguel Bilbao  
5956 Sherry Ln, Ste 1000  
Dallas, Texas 75225-8021

Via CM/RRR No.  
9214 8901 9403 8344 6927 96  
Email: mbilbao@eagleni.com

Eagle National Insurance Services, Inc.  
8117 Preston Rd. Ste 300  
Dallas, Texas 75225-6347

Via CM/RRR No.  
9214 8901 9403 8344 6929 25  
Email: mbilbao@eagleni.com

**TDI ENFORCEMENT CASE NOS. 37477 AND 36818**  
**AMENDED NOTICE OF ALLEGATIONS AGAINST MIGUEL BILBAO AND EAGLE**  
**NATIONAL INSURANCE SERVICES, INC.**

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

# 2026-9770

Notice of Allegations

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 2 of 5

Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
priya.subramanian@tdi.texas.gov

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### **Relief Sought**

TDI seeks the following relief:

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**2026-9770**

Notice of Allegations

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 4 of 5

Respectfully,

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---

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

# 2026-9770

Notice of Allegations

Miguel Bilbao and Eagle National Insurance Services, Inc.

Page 5 of 5

## CERTIFICATE OF SERVICE

I, Priya Subramanian, certify that a true and correct copy of this *Amended Notice of Allegations* was sent by the following methods on this 1st day of December, 2025 to:

Miguel Bilbao  
5956 Sherry Ln, Ste 1000  
Dallas, Texas 75225-8021

Via CM/RRR No.  
9214 8901 9403 8344 6927 96  
Email: mbilbao@eagleni.com

Eagle National Insurance Services, Inc.  
8117 Preston Rd. Ste 300  
Dallas, Texas 75225-6347

Via CM/RRR No.  
9214 8901 9403 8344 6929 25  
Email: mbilbao@eagleni.com

*Respondent Pro Se*

A handwritten signature in black ink, appearing to read 'Priya', is written over a horizontal line. The signature is stylized and somewhat abstract.

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: 10/30/2025  
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

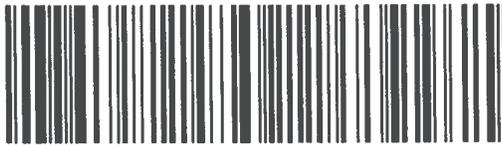
\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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 0065 7245 51



PRIYA/37477 AND 36818



Firm Meeting Bobb 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
  - 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

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

USPS Tracking/Article Number

1. 9214 8901 9403 8340 3237 86

PRIYA/37477 AND 36818

Addressee (Name, Street, City, State, & ZIP Code™)

MIGUEL BILBAO  
5966 SHERRY LN, STE 1000  
DALLAS, TEXAS 75225-8021

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	Fee	Fee	Fee	Fee	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): UNO

PS Form 3877, January 2017 (Page 1 of 1)

PSN 7530-02-000-9098

Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit [usps.com/privacypolicy](https://usps.com/privacypolicy).

2026-9770

2026-9770

EXHIBIT

D

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	2
Total	2

\*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 4358 45



PRIYA/37477 AND 36818



Firm Mailing Book For Accountable Mail

2026-9770

- 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
  - Signature Confirmation Restricted Delivery
  - Priority Mail

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

USPS Tracking/Article Number	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. 9214 8901 9403 8344 6927 96 PRIYA/37477 AND 36818	0.74	5.30							2.82			
2. 9214 8901 9403 8344 6929 25	0.74	5.30							2.82			
			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 02 2025  
FDI - ENFORCEMENT



Postmaster, Per (Name of receiving employee)

*[Signature]*

Total Number of Pieces Listed by Sender: 2  
Total Number of Pieces Received at Post Office: 2

PS Form 3877, January 2017 (Page 1 of 1) Complete in Ink

Privacy Notice: For more information on USPS privacy policies, visit usps.com/privacypolicy.

Name and Address of Sender  
 Texas Dept of Insurance  
 Mail Code ENF  
 601 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

USPS Tracking/Article Number  
 Priya/37477  
 and 36818

Address (Name, Street, City, State, & Zip Code)  
 Miguel Bilbao  
 5956 Sherry Ln, Ste 1000  
 Dallas, Texas 75225-8021

Eagle National Insurance Services, Inc.  
 8117 Preston Rd, Ste 300  
 Dallas, Texas 75225-6347

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	On-Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
74												
74												



2026-9770

Total Number of Pieces Received at Post Office

2

Postmaster: Per (Name of receiving employee)  
 Completed In Ink

Handling Charge-if Registered

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



quodrent  
 CORRECTION  
 IMI  
 \$004.80  
 12/01/2025 ZIP 78701  
 043M32206395

US POSTAGE