

No. **2026-9920**

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

Date: 05/11/2026

Subjects Considered:

Simon Anthony Arias
Wexford, PA 15090-8474

Arias Organization, LLC
150 Lake Drive, Suite 105
Wexford, PA 15090-8474

Consent Order
TDI Enforcement File Nos. 31724 & 31725

General remarks and official action taken:

This is a consent order with Simon Anthony Arias (Arias) and Arias Organization, LLC (formerly known as Arias Agencies, LLC) (hereinafter, Arias Organization), (collectively, Respondents). The Texas Department of Insurance alleges that Respondents operated Arias Organization in Texas without proper licensure. Respondents agree to pay an administrative penalty of \$15,000.

Waiver

Respondents acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Respondents waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

Licensure

1. Arias, individual identification number 2191041, holds a general lines agent license with a life, accident, health, and HMO qualification, issued by the department on April 13, 2020.
2. Arias Organization does not hold a license or authorization issued by the department. Arias Organization submitted an application for a general lines agency license with a life, accident, health, and HMO qualification on June 19, 2023, with Arias listed as the Designated Responsible Licensed Person.
3. Arias is contracted with American Income Life Insurance Company. As a lead agent, Arias represents that he heads a team of affiliated agents who are recruited or assigned to his hierarchy. Arias is eligible to receive commission on sales by these affiliated agents.

Unauthorized Business of Insurance

4. From March 16, 2020, to July 2023, Respondents operated Arias Organization in Dallas, Texas, without holding a license or authorization from the department to conduct the business of insurance in the State of Texas.
5. Respondents were affiliated with approximately 281 insurance agents who sold insurance under the name Arias Organization. These affiliated agents held individual licenses issued by the department, but Arias Organization was unlicensed.
6. Respondents and affiliated agents sold 1,022 policies, and both Arias and the affiliated agents accepted commissions for these sales while Arias Organization was unlicensed.
7. From January 1, 2021, to January 31, 2024, Arias Organization leased office space in Dallas, Texas.
8. From January 1, 2021, to approximately June 2023, agents affiliated with Arias were conducting business out of the Arias Organization leased office space.
9. On or about June 2023, the department notified Respondents that they were not authorized to transact insurance business in the State of Texas without an agency license. Since that time, Arias maintains that Arias and all agents affiliated with him ceased transacting any insurance business in Texas.

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10. Since January 31, 2024, Arias Organization has not occupied physical office space in Texas.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.001, 101.051, 101.101, 101.102, 101.103, 101.105, 4001.003, 4001.051, 4001.101, 4005.053, 4005.101, and 4054.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Respondents have knowingly and voluntarily waived all procedural rights to which they may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Respondents violated an insurance law of this state, in violation of TEX. INS. CODE § 4005.101(b)(1).
5. Respondents conducted the unauthorized business of insurance by operating Arias Organization without a license issued by the department, in violation of TEX. INS. CODE §§ 101.102, 4001.101, and 4054.051, as contemplated by TEX. INS. CODE §§ 101.001, 101.051, 101.101, 4001.003, and 4001.051.
6. Respondents accepted commissions for services performed as an agent while operating Arias Organization without a license issued by the department, in violation of TEX. INS. CODE § 4005.053(a).

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Order

It is ordered that Simon Anthony Arias and Arias Organization, LLC must pay an administrative penalty, jointly and severally, in the amount of \$15,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

It is also ordered that a general lines agency license with a life, accident, health, and HMO qualification is granted to Arias Organization, LLC.

Signed by:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

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Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Jacob Harry, Staff Attorney
Enforcement

Approved as to form and content:



Erica L. Laughlin

Affidavit

STATE OF PENNSYLVANIA §

§

COUNTY OF Allegheny §

Before me, the undersigned authority, personally appeared Simon Anthony Arias, who being by me duly sworn, deposed as follows:

"My name is Simon Anthony Arias. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of President and am the authorized representative of Arias Organization, LLC. I am duly authorized by said organization to execute this statement.

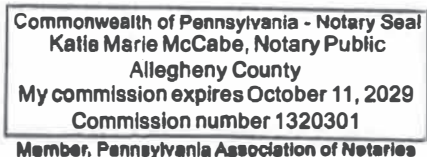
I and my company, Arias Organization, LLC, have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the State of Texas."



Simon Anthony Arias, Affiant

SWORN TO AND SUBSCRIBED before me on April 30th, 2026.

(NOTARY SEAL)



Katie Marie McCabe
Signature of Notary Public

Katie Marie McCabe
Printed Name of Notary Public

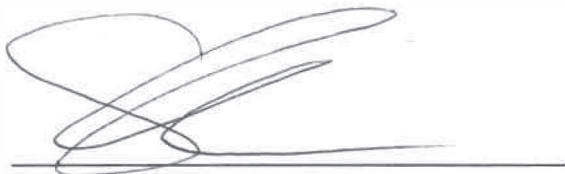
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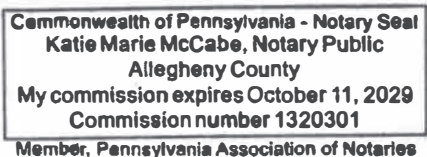
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Simon Anthony Arias, Affiant

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Katie Marie McCabe
Signature of Notary Public

Katie Marie McCabe
Printed Name of Notary Public