

No. **2026-9926**

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

Date: 05/18/2026

Subject Considered:

Kevin Ryan Hoover
San Antonio, Texas 78245-2945

Consent Order
TDI Enforcement File No. 38316

General remarks and official action taken:

This is a consent order with Kevin Ryan Hoover (Hoover). On October 7, 2025, Hoover disclosed that he is completing a five-year period of community supervision for criminal conduct. This order suspends Hoover's license subject to the terms of a four-year probated suspension detailed in the order.

Waiver

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

Findings of Fact

1. Hoover holds a General Lines Agent License with a Life, Accident, Health, and HMO qualification issued on February 14, 2019.
2. On September 24, 2024, Hoover submitted an insurance policy application on behalf of his former partner, A.B., without her written authorization.

2026-9926

Commissioner's Order

Kevin Ryan Hoover

Page 2 of 5

3. On October 7, 2025, Hoover received deferred adjudication in cause no. 2025CR008400 in the 379th District Court of Bexar County, Texas, for the state jail felony Fraud Use/Poss Identify Info # of Items < 5. Hoover was placed on five years of community supervision.
4. Hoover is expected to complete his five-year community supervision period in 2030.

Mitigating Circumstances

5. Hoover properly disclosed to the Texas Department of Insurance (TDI) that he was currently serving a deferred sentence for criminal activity as required.
6. Hoover says that at the time he submitted the application, he believed he was acting in accordance with a family court's standing orders in his custody dispute with A.B., which required that each parent carry a certain amount of insurance. Hoover maintains that he was not trying to do anything fraudulent but was attempting to comply with the family court's orders.
7. Additionally, Hoover states that he had been under the impression he had received permission from A.B. to procure the policy in her name, and therefore submitted the application without obtaining proper written authorization from A.B.
8. Hoover has no other complaint history at TDI for his insurance activities.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, and 4054.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN CODE § 1.502; and TEX. GOVT. CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Hoover has knowingly and voluntarily waived all procedural rights to which he 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

2026-9926

Commissioner's Order

Kevin Ryan Hoover

Page 3 of 5

hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.

4. TDI may consider Hoover's deferred adjudication to be a conviction for the purpose of disciplinary action of a licensed agent, because it directly relates to the duties and responsibilities of the licensed occupation under TEX. OCC. CODE § 53.021(a)(1), and because he has not yet completed his period of supervision as contemplated by TEX. OCC. CODE § 53.021(d)(1)(B)(i) and 28 TEX. ADMIN. CODE § 1.502.
5. Hoover committed an act for which a license holder may be disciplined, as contemplated by TEX. OCC. CODE § 53.021-53.023, TEX. INS. CODE § 4005.101, and 28 TEX. ADMIN. CODE § 1.502.
6. Hoover engaged in fraudulent and dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Order

It is ordered that Kevin Ryan Hoover's General Lines agent license is suspended for four years, probated.

If, during this probation period imposed by this order, TDI issues additional license or authorizations to Hoover, all additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated, and the same terms and conditions stated in this order will apply

Beginning from the date of this order and continuing through the probation period, Hoover must file a written report, on or before the 15th day of the month on a quarterly basis for the months of June, September, December, and March with TDI by emailing the report to, EnforcementReports@tdi.texas.gov. The reports must include the following information:

- a. Hoover's current mailing address and telephone number;
- b. the name and address of any insurer or entity which has appointed Hoover as an agent;
- c. the name and address of any insurer or entity which has terminated Hoover's contract;

2026-9926

Commissioner's Order

Kevin Ryan Hoover

Page 4 of 5

- d. a copy of all contracts Hoover has entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance.

Hoover must notify TDI immediately of the following by emailing EnforcementReports@tdi.texas.gov:

- a. any charges filed against him for misdemeanor or felony crimes during the period he is required to file reports, excluding Class C misdemeanors and traffic offenses;
- b. any state or regulatory actions taken against him including formal and informal actions;
- c. any complaints made against Hoover concerning his performance related to the business of insurance, as well as a written explanation detailing the steps taken to resolve the complaint.

Signed by:

Amanda Crawford

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Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Priya Subramanian

Priya Subramanian, Staff Attorney
Enforcement

