

No. 2021-6790

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

**Date:** 04/15/2021

**Subject Considered:**

Eli Ivan Castillo

[REDACTED]  
Houston, TX 77076

Default Order  
SOAH Docket No. 454-21-1621.C  
TDI Enforcement File No. 24922

**General remarks and official action taken:**

This is a default order taken against Eli Ivan Castillo (Respondent) because he operated an unlicensed agency, issued fictitious insurance certificates, and misappropriated premiums. Respondent did not respond to a Notice of Hearing filed 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 Hearing

1. On March 9, 2021, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED],

# 2021-6790

Commissioner's Order

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 2 of 5

Houston, Texas 77076. The Notice of Hearing and Original Petition were also sent by electronic mail.

4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

## Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101-4005.105, 4051.051 and 4101.051; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

# 2021-6790

Commissioner's Order

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 3 of 5

## Order

It is ordered that any licenses held by Eli Ivan Castillo are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

By:   
C77A87C8C21B435...

---

Doug Slape  
Chief Deputy Commissioner  
TEX. GOV'T CODE § 601.002  
Commissioner's Order No. 2018-5528

Prepared and reviewed by:



Sydney Moore, Staff Attorney  
Enforcement Division

# 2021-6790

Commissioner's Order  
Eli Ivan Castillo  
SOAH Docket No. 454-21-1621.C  
Page 4 of 5

## Affidavit

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §


Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno 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 Eli Ivan Castillo. I have confirmed that:

- a. The last mailing address provided to the department in writing by Eli Ivan Castillo is [REDACTED], Houston, Texas 77076.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated March 9, 2021, which were filed with the State Office of Administrative Hearings.
- c. On March 9, 2021, the Notice of Hearing and Original Petition addressed to Eli Ivan Castillo were mailed certified, return receipt requested, to his last known address.

Copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C."

DocuSigned by:  
  
20DB47B9DFE24D4... \_\_\_\_\_  
Affiant

# 2021-6790

Commissioner's Order

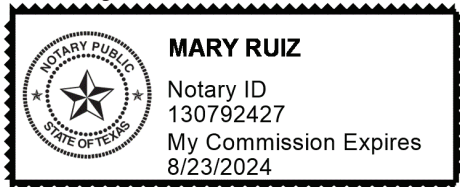
Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 5 of 5

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/6/2021. This notarial act was an online notarization.

## Notary Seal



## Digital Certificate

DocuSigned by:  
*Mary Ruiz*  
795DC4D59167489...  
Notary Public State of Texas

ACCEPTED  
454-21-1621  
03/09/2021 12:58 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**2021-6790**

FILED  
454-21-1621  
3/9/2021 12:47 PM  
STATE OFFICE OF  
ADMINISTRATIVE HEARINGS  
Carol Hale, CLERK

**SOAH DOCKET NO. 454-21-1621.C  
TDI ENFORCEMENT FILE NO. 24922**

**TEXAS DEPARTMENT OF INSURANCE,**

**BEFORE THE STATE OFFICE**

**Petitioner**

**v.**

**OF**

**ELI IVAN CASTILLO,**

**ADMINISTRATIVE HEARINGS**

**Respondent**

**NOTICE OF HEARING**

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Wednesday, May 5, 2021, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

**Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at [www.soah.texas.gov](http://www.soah.texas.gov), or in printed format upon request to SOAH.**

**YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.**

**EXHIBIT**  
**A**

## 2021-6790

Notice of Hearing

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 2 of 5

**IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION IS GRANTED BY DEFAULT.**

**IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, ISSUANCE OF A CEASE AND DESIST ORDER, IMPOSITION OF ADMINISTRATIVE PENALTIES, AND/OR PAYMENT OF RESTITUTION IS GRANTED BY DEFAULT.**

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division  
State Office of Administrative Hearings  
300 West 15th Street, Room 504  
P.O. Box 13025  
Austin, Texas 78711-3025  
(512) 322-2061 (Fax);
- (2) Chief Clerk  
Texas Department of Insurance  
P.O. Box 149104, MC112-2A  
Austin, Texas 78714-9104  
(512) 490-1064 (Fax)  
chiefclerk@tdi.texas.gov; and
- (3) Sydney Moore, Staff Attorney  
Texas Department of Insurance  
Enforcement Division, MC110-1A  
P.O. Box 149104  
Austin, Texas 78714-9104

## 2021-6790

Notice of Hearing

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 3 of 5

(512) 490-1020 (Fax)  
sydney.moore@tdi.texas.gov

### Receiving Documents

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, [www.soah.texas.gov](http://www.soah.texas.gov), click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

### Important Security Notice

**ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.**

If you have any questions, please contact me at the address or telephone number shown below.



**2021-6790**

Notice of Hearing

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 4 of 5

Respectfully Submitted,



Sydney Moore

State Bar No. 24056052

Texas Department of Insurance

Enforcement Division, MC110-1A

P.O. Box 149104

Austin, Texas 78714-9104

(512) 676-6339 (Direct)

(512) 490-1020 (Fax)

sydney.moore@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A  
Whitney Fraser, Litigation Director, Enforcement Division, MC-110-1A  
Administrative Review, MC107-1A

**2021-6790**

Notice of Hearing

Eli Ivan Castillo

SOAH Docket No. 454-21-1621.C

Page 5 of 5

**CERTIFICATE OF SERVICE**

I, Sydney Moore, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested, on this 9<sup>th</sup> day of March, 2021 to:

Eli Ivan Castillo



Houston, TX 77076

*Respondent Pro Se*

Via CM/RRR No.: 9214 8901 9403 8333 9641 87

Via email:



A handwritten signature in blue ink that reads "Sydney Moore".

Sydney Moore

**TEXAS DEPARTMENT OF INSURANCE,**

**Petitioner**

**v.**

**ELI IVAN CASTILLO,**

**Respondent**

**BEFORE THE STATE OFFICE**

**OF**

**ADMINISTRATIVE HEARINGS**

**ORIGINAL PETITION**

The Texas Department of Insurance seeks to take disciplinary action against Eli Ivan Castillo. In support of this petition, the department makes the following allegations upon information and belief:

**Jurisdiction**

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, and 4051.051, and TEX. GOV'T CODE §§ 2001.051-2001.178.

**Factual Allegations**

1. Eli Ivan Castillo (Castillo), individual identification number 687424, holds a general lines license with property and casualty qualification issued by the Texas Department of Insurance (the department) on June 26, 2019.
2. Castillo is the owner of the Alamo Insurance Agency located at [REDACTED], Houston, Texas 77015. This agency does not have a valid entity license or any other authorization issued by the department.
3. Castillo, or Alamo Insurance Agency, retained insurance premiums from M.R. for an insurance policy and failed to place the insurance.
4. Castillo, or Alamo Insurance Agency, issued false or fictitious certificates of insurance to M.R.

**EXHIBIT**

**B**

5. The department sent a request for information pursuant to TEX. INS. CODE § 38.001 on February 11, 2021, to Castillo and he failed to respond in writing no later than the 15<sup>th</sup> day after the date the inquiry was received.

### **Legal Allegations**

1. Castillo has willfully violated an insurance law of this state, as contemplated in TEX. INS. CODE § 4005.101(b)(1).
2. Castillo has misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, HMO, insured, enrollee, or beneficiary as contemplated in TEX. INS. CODE § 4005.101(b)(4).
3. Castillo has engaged in fraudulent or dishonest acts or practices, as contemplated in TEX. INS. CODE § 4005.101(b)(5).
4. Castillo violated TEX. INS. CODE § 101.102 by operating an insurance agency that did not hold an insurance license or other authorization issued by the Texas Department of Insurance which directly or indirectly performed acts which constitute the business of insurance as that term is defined in TEX. INS. CODE § 101.051.
5. Castillo violated TEX. INS. CODE § 38.001 by failing to respond to a Department inquiry in writing not later than the 15<sup>th</sup> day after the date the inquiry was received.

### **Relief Sought**

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking Castillo's license;
2. directing Castillo to make restitution to victim under TEX. INS. CODE § 82.053; and
3. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

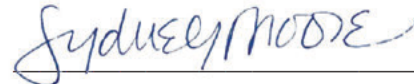
**2021-6790**

Original Petition

Eli Ivan Castillo

Page 3 of 3

Respectfully Submitted,

A handwritten signature in blue ink that reads "Sydney Moore". The signature is written in a cursive style with a horizontal line extending to the right from the end of the name.

Sydney Moore

State Bar No. 24056052

Texas Department of Insurance

Enforcement Division, MC110-1A

P.O. Box 149104

Austin, Texas 78714-9104

(512) 676-6339 (Direct)

(512) 490-1020 (Fax)

sydney.moore@tdi.texas.gov






ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

**2021-6790**

Tracking #: 9214890194038333964187

Recipient: ELIVAN CASTILLO  
[REDACTED]  
HOUSTON, TX 77076

Date & Time	Event Type	Event	Event Location
03/09/2021 12:46		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN, TX, 78701
03/09/2021 17:10		PICKED UP	AUSTIN, TX, 78744
03/09/2021 22:57		PROCESSED THROUGH USPS FACILITY	AUSTIN, TX, 78710
03/10/2021 09:14		DEPART USPS FACILITY	AUSTIN, TX, 78710
03/10/2021 09:50		PROCESSED THROUGH USPS FACILITY	NORTH HOUSTON, TX, 77315
03/11/2021 18:23		DELIVERED LEFT WITH INDIVIDUAL	HOUSTON, TX, 77076

**EXHIBIT**  
            
C

2021-6790



# 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: 03/09/2021

Shipped From:

Name: MC 110-1A D MORENO

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
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 0027 4652 63

moore/24922



Firm Mailing Book For Accountable Mail

2021-6790

Name and Address of Sender

MC 110-1A D MORENO  
TEXAS DEPARTMENT OF INSURANCE  
333 GUADALUPE ST  
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

1. 9214 8901 9403 8333 9641 87

moore/24922

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

ELI IVAN CASTILLO  
HOUSTON, TX 77076

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	Signature Confirmation Restricted Delivery	Special Handling
1.40	3.60	Handling Charge - if Registered and over \$50,000 in value							1.75				
							Adult Signature Required	Adult Signature Restricted Delivery		Signature Confirmation	Signature Confirmation Restricted Delivery		
								Restricted Delivery	Return Receipt				

Total Number of Pieces Listed by Sender  
1

Total Number of Pieces Received at Post Office  
1

Postmaster, Per (Name of receiving employee)