

No. 2026-9807

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

Date: 02/20/2026

Subject Considered:

Daniela Alvarado Moran
Houston, Texas

Default Order
TDI Enforcement File No. 35830

General remarks and official action taken:

This is a default order taken against Daniela Alvarado Moran (Respondent) because she failed to maintain the qualifications for her licensure and failed to timely and completely respond to the department's request for information. Respondent did not respond to a Notice of Allegations mailed 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 Allegations

1. On January 13, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], Houston, TX 77077.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.

2026-9807

Commissioner's Order
Daniela Alvarado Moran
Page 2 of 4

4. The department'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, 4001.105, 4005.101, 4005.102, and 4054.051; 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. The department 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 the department 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. The department'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.

Order

It is ordered that any licenses held by Daniela Alvarado Moran 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:

5E1BF002B5BD482...
Amanda Crawford
Commissioner of Insurance

2026-9807

Commissioner's Order
Daniela Alvarado Moran
Page 3 of 4

Prepared and reviewed by:



Rachel A. Cloyd, Director
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 Daniela Alvarado Moran. I have confirmed that:

- a. The last mailing address provided to the department in writing by Daniela Alvarado Moran is [REDACTED], Houston, TX 77077.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 13, 2026, which was sent to Daniela Alvarado Moran.
- c. On January 13, 2026, the Notice of Allegations addressed to Daniela Alvarado Moran was mailed first-class and certified, return receipt requested, to her last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

 Affiant
455E4109E15D4CD...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/5/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

455E4109E15D4CD...
 Notary Public State of Texas

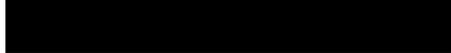
2026-9807



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

January 13, 2026

Daniela Alvarado Moran

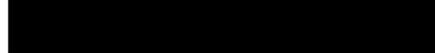


Houston, TX 77077

Via First Class Mail and CMRRR:

9214 8901 9403 8351 3672 29

Via Email:



**TDI ENFORCEMENT CASE NO. 35830
NOTICE OF ALLEGATIONS AGAINST DANIELA ALVARADO MORAN**

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:

Rachel A. Cloyd, Director
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
rachel.cloyd@tdi.texas.gov

EXHIBIT

A

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4001.105, 4005.101, 4005.102, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

Licensure

1. TDI issued Daniela Alvarado Moran (Alvarado Moran), individual identification number 2816381, a Texas resident temporary general lines license on September 18, 2023, which was automatically cancelled on November 20, 2023, when TDI issued Alvarado Moran a Texas resident general lines agent license with a life, accident, health, and HMO qualification.
2. Alvarado Moran's license does not expire until February 28, 2027.

Failure to Maintain Legal Status, Failure to Respond, and No Texas Residency

3. Under Federal law, a person must demonstrate that they are eligible to work in the United States in order to be eligible for a state agency issued professional license. Specifically, an alien who is no longer qualified under 8 U.S.C. §§ 1621(a)(1) and 1641, is not eligible for any state or local public benefit - including a professional license provided by a state agency – subject to specific exceptions and limitations.
4. In her temporary and general lines license applications, Alvarado Moran identified herself as a citizen of Venezuela.
5. With her temporary license application, Alvarado Moran submitted to TDI a copy of her Visa card issued on July 15, 2021, expired May 31, 2022, and showed category R-2 (spouse of a temporary religious worker). That category of Visa authorized Alvarado Moran to study, but not work, in the United States.
6. Alvarado Moran also submitted to TDI a copy of an I-797A Notice of Action issued by the Department of Homeland Security, U.S. Citizenship and Immigration Services (USCIS), showing a Class 02 approval of an I-129 Petition for a Nonimmigrant Worker, which was filed by petitioner-employer, "S Entertainment Mgmt Inc." of Hialeah Gardens, Florida, with Alvarado Moran as the beneficiary.

2026-9807

7. This Approval Notice shows it changed or extended her non-immigrant status from May 31, 2022, through November 9, 2025, but only for the named petitioner-employer, as detailed in the petition, and for that time period. It states that a change to employment requires filing a new I-129 Petition, and that it is not a Visa and cannot be used in place of a Visa.
8. Records from the Florida Secretary of State show that the principal place of business for S Entertainment Mgmt Inc. is in Miami, Florida.
9. After November 9, 2025, Alvarado Moran was no longer eligible for her TDI-issued professional license because she does not have authorization to work in the United States and did not have authorization to work for anyone other than "S Entertainment Mgmt Inc."
10. On December 18, 2025, TDI mailed and emailed Alvarado Moran a request for information, pursuant to TEX. INS. CODE § 38.001, at her designated mailing address and email address. TDI requested that she provide specific documents to (1) prove her authorization to work in the United States, (2) prove her Texas residency, and to further answer three other questions (3-5) regarding a complaint of alleged misconduct.
11. On December 23, 2025, Alvarado Moran received TDI's inquiry by mail.
12. On December 29, 2025, Alvarado Moran replied to TDI's email, but only answered question number 5.
13. On January 7, 2026, TDI notified Alvarado Moran by email that her response to the inquiry was incomplete, late, and overdue.
14. On January 7, 2026, Alvarado emailed a response to question number 4 together with a screenshot of the first page of a purported apartment lease for her mailing address. She also sent a copy of an I-797C Notice of Action from the USCIS, filed by petitioner-employer, Gisela Sofia Leal Martinez c/o Daniel Casomayor, Casomayor Law PA, of Miami, Florida, with Alvarado Moran as the beneficiary.
15. This Notice shows USCIS received an I-129 petition on October 30, 2025, requesting a class 01B Visa (for individuals with an extraordinary ability in the arts or extraordinary achievement in motion picture or television industry) for Alvarado

2026-9807

Notice of Allegations
Daniela Alvarado Moran
Page 4 of 6

Moran, but it expressly states it "DOES NOT GRANT ANY IMMIGRATION STATUS OR BENEFIT" and that it is not evidence that a case is pending. Moreover, it does not demonstrate that USCIS determined Alvarado Moran is eligible for any immigration benefit.

16. On January 8, 2026, TDI notified Alvarado Moran that her documents were insufficient and her response remained incomplete.
17. On January 9, 2026, Alvarado Moran sent TDI a copy of a utility bill that was in her spouse's name. TDI notified her it did not suffice as proof of her own residency, and that her response to questions 1, 2, and 3 remained outstanding and incomplete.
18. On January 12, 2026, Alvarado Moran emailed TDI a response to question 3 together with screenshots of two documents, specifically:
 - a. a purported Acord Certificate of Liability Insurance dated July 8, 2025, showing Alvarado Moran as the insured on a purported professional liability policy. The Acord included a QR code to verify the "live certificate" but when scanned, the certificate is "no longer available" from the producer.
 - b. a screenshot of a partial first page of a purported Form 1040 U.S. Individual Income Tax Return for calendar year 2021, showing Alvarado Moran's name and mailing address as the purported filer.
19. On January 13, 2026, TDI notified Alvarado Moran by email that neither document demonstrates her current Texas residency, and that she still has not provided the items TDI requested in questions 1 and 2.
20. Alvarado Moran failed to provide all information reasonably requested by TDI.
21. Alvarado Moran is not authorized to work in the United States and based on her failure to provide the requested documents to prove Texas residency, she is not a Texas resident.

Legal Allegations

1. Alvarado Moran failed to maintain the qualifications for her licensure under TEX. INS. CODE § 4001.254 by failing to maintain:

- a. eligibility for a state or local public benefit under federal law; and
 - b. Texas residency for a resident general lines license.
2. Alvarado Moran failed to timely and completely respond to a reasonable request for information from TDI, in violation of TEX. INS. CODE § 38.001.

Relief Sought

TDI seeks the following relief:

1. revocation of your license; and
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.

Respectfully,

/s/ Rachel A. Cloyd

Rachel A. Cloyd, Litigation Director
State Bar No. 24027456
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6349 (Direct)
(512) 490-1020 (Fax)
rachel.cloyd@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Rachel A. Cloyd, certify that a true and correct copy of this *Notice of Allegations Against Daniela Alvarado Moran* was sent by the following methods on this 13th day of January, 2026, to:

Daniela Alvarado Moran

[REDACTED]
Houston, TX 77077

Via First Class Mail and CMRRR:
9214 8901 9403 8351 3672 29

Via Email:

[REDACTED]

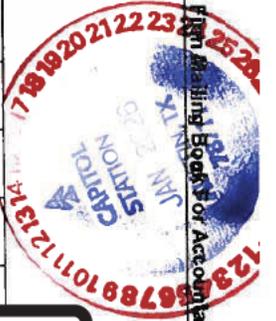
/s/ Rachel A. Cloyd

Rachel A. Cloyd

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 David Moreno 1/13/2026

Check type of mail or service
 Priority Mail Express
 Registered Mail
 Return Receipt for Merchandise
 Certified Mail
 Certified Mail Restricted Delivery
 Certified Mail (COD)
 Insured Mail
 Priority Mail
 First-Class Mail

Affix 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
 Rachel/35830
 Address (Name, Street, City, State, & Zip Code)
 Daniela Alvarado Moran
 Houston, TX 77077

Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	NO Fee	RR Fee	SC Fee	SM Fee
0.74											



quodient
 CORRECTION
 IMI
 \$002.40
 01/13/2026 ZIP 78701
 043M32206395

US POSTAGE

Postmark	Per (Name of receiving employee)	Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling
	<i>[Signature]</i>							

Total Number of Pieces Labeled by Sender
 Total Number of Pieces Received at Post Office

Completed in ink

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

PS Form 3877, June 2015

EXHIBIT
 B



**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: 01/13/2026
 Shipped From:
 Name: MC ENF D MORENO
 Address: 1601 CONGRESS AVENUE SUITE 6 900
 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 0067 3855 45

Rachel/35830

EXHIBIT

C

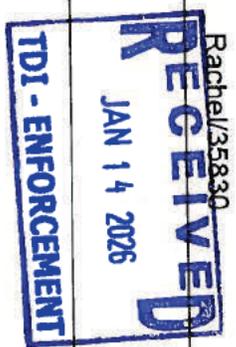
EMPLOYEE RECEIPT
 JAN 14 2026
 10:14 AM



Name and Address of Sender
 MC ENF D MORENO
 TEXAS DEPARTMENT OF INSURANCE
 1601 CONGRESS AVENUE, SUITE 6 900
 AUSTIN TX 78701

USPS Tracking/Article Number
 9214 8901 9403 8351 3672 29

- 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



Addresssee (Name, Street, City, State, & ZIP Code™)
 DANIELA ALVARADO MORAN
 HOUSTON, TX 77077

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	RR Fee	SC Fee	SCRD Fee	SH Fee		
1.03	5.30	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



Firm Mailing Book For Accountable Mail

Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1

Postmaster-Per (Name of approving employee)
 [Signature]