

**No. 2026-9809**

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

**Date: 02/20/2026**

**Subject Considered:**

Jose G. Hernandez Valera  
Lewisville, Texas

Default Order  
TDI Enforcement File No. 35910

**General remarks and official action taken:**

This is a default order taken against Jose G. Hernandez Valera (Respondent) because he engaged in fraudulent or dishonest acts or practices and failed to maintain the qualifications for his licensure. 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], TX 75287.
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.

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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, 4003.007, 4005.101, 4005.102, 4005.107, 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 Jose G. Hernandez Valera 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

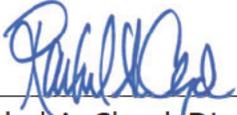
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Jose G. Hernandez Valera

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Prepared and reviewed by:



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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 Jose G. Hernandez Valera. I have confirmed that:

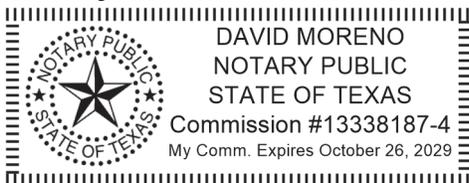
- a. The last mailing address provided to the department in writing by Jose G. Hernandez Valera is [REDACTED], Lewisville, TX 75287.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 13, 2026, which was sent to Jose G. Hernandez Valera.
- c. On January 13, 2026, the Notice of Allegations addressed to Jose G. Hernandez Valera was mailed first-class and certified, return receipt requested, to his 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:  
*Jackie Gonzales*  
C256EB281CDD420...  
Affiant

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:  
*David Moreno*  
455E4109E15D4CD...  
Notary Public State of Texas

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

January 13, 2026

Jose G. Hernandez Valera



Lewisville, TX 75287

Via CM/RRR No.

9214 8901 9403 8351 4317 60

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 35910  
NOTICE OF ALLEGATIONS AGAINST JOSE G. HERNANDEZ VALERA**

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***

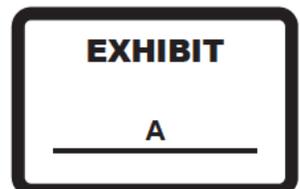
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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



## **Jurisdiction**

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4001.105, 4003.007, 4005.101, 4005.102, 4005.107, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## **Factual Allegations**

### Examinations Background

1. TDI has contracted with Pearson Vue, a corporation specializing in the administration of licensing and credentialing examinations, to administer TDI's written examinations for licensure in the business of insurance. Pearson Vue administers these examinations at its own in-person testing sites or at contractually maintained third-party testing sites.
2. Pearson Vue gives all examinees written procedures describing conduct that is prohibited during the examination.
3. Examinees must agree to follow Pearson Vue's written examination procedures. If an examinee does not agree, he or she is not permitted to take the examination.
4. In response to the COVID-19 pandemic, Pearson Vue initiated its OnVue Program (OnVue), which permitted examinees to take the written examination online at a remote location of their choice, rather than at an in-person testing center. Examinees were permitted to take exams through OnVue only in English.

### Cheating on Licensing Exam

5. On October 19, 2023, Jose G. Hernandez Valera (Hernandez Valera), individual identification number 2837245, took the examination using OnVue for a Texas general lines license with a life, accident, health and HMO qualification. According to Pearson Vue's data, Hernandez Valera completed the examination in 10 minutes and received a passing score.
6. On October 27, 2023, TDI issued Hernandez Valera a Texas resident general lines agent license with a life, accident, health, and HMO qualification. That license

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expired on November 30, 2025, but it is still within the 90-day window in which Hernandez Valera could renew it.<sup>1</sup>

7. On February 20, 2024, Pearson Vue notified TDI that it had information showing that a large group of insurance license examinees had cheated during examinations taken through OnVue. Soon after, Pearson Vue suspended all examinations through OnVue.
8. Pearson Vue later gave TDI a list of examinees that Pearson Vue alleges cheated during their licensing examination. That list includes Hernandez Valera.

## Failure to Maintain Legal Status

9. 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.
10. When he applied for his insurance license, Hernandez Valera identified himself as a citizen of Venezuela and submitted to TDI a copy of his work authorization card showing category C08 (applicant for asylum or withholding of removal), which authorized Hernandez Valera to work in the United States, but was not valid for reentry to the U.S.
11. That work authorization was valid from March 18, 2023, until March 17, 2025, when it expired. Hernandez Valera is no longer eligible for his TDI-issued professional license.

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<sup>1</sup> Under TEX. INS. CODE § 4003.007, Hernandez Valera might seek to renew his license in the 90-day period following expiration. As contemplated in TEX. INS. CODE § 4005.107, TDI may seek to discipline Hernandez Valera for conduct committed before the effective date of any automatic forfeiture or surrender of it license, and any such forfeiture or surrender does not affect its culpability for the conduct that is the subject of this proceeding.

**Legal Allegations**

1. Hernandez Valera committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101-4005.102, specifically he engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).
2. Hernandez Valera has not maintained his eligibility for a state or local public benefit under federal law, and therefore has failed to maintain the qualifications for his licensure under TEX. INS. CODE § 4001.254.

**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*

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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 Jose G. Hernandez Valera* was sent by the following methods on this 13<sup>th</sup> day of January, 2026, to:

Jose G. Hernandez Valera  
[REDACTED]  
Lewisville, TX 75287

Via CM/RRR No.  
9214 8901 9403 8351 4317 60  
Via First Class Mail  
Via Email: [REDACTED]

*/s/ Rachel A. Cloyd*

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Rachel A. Cloyd





**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: ENF K TAYLOR

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 3965 41

Cloyd 35910

