

No. 2026-9836

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

Date: 03/10/2026

Subject Considered:

Kevin Ibanez
Pharr, Texas

Default Order
TDI Enforcement File No. 35730

General remarks and official action taken:

The subject of this default order is whether a life insurance not exceeding \$25,000 license should be issued to Kevin Ibanez (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance (TDI). This order denies Respondent's license application.

The following findings of fact and conclusions of law are adopted.

Findings of Fact

Failure to Respond to Notice of Allegations

1. On January 30, 2026, TDI sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. TDI sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], Pharr, TX 78577-7858. TDI also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official TDI communications.
3. Respondent received and waived an opportunity for a hearing because Respondent failed to send TDI 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. TDI'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, 4005.101, 4005.102, and 4054.201; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; 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. TDI 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 §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send TDI 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. TDI'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 Kevin Ibanez's application is denied. 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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford

Commissioner of Insurance

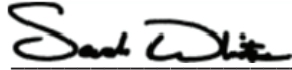
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Commissioner's Order

Kevin Ibanez

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Prepared and reviewed by:

A handwritten signature in black ink that reads "Sarah White". The signature is written in a cursive style with a horizontal line underneath it.

Sarah White, Staff Attorney
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 Kevin Ibanez. I have confirmed that:

- a. The last mailing address provided to the department in writing by Kevin Ibanez is [REDACTED] Pharr, TX 78577-7858.
- b. The file maintained by Enforcement contains a Notice of Allegations dated January 30, 2026, which was sent to Kevin Ibanez.
- c. On January 30, 2026, the Notice of Allegations addressed to Kevin Ibanez was mailed first-class and certified, return receipt requested, to his last known address.

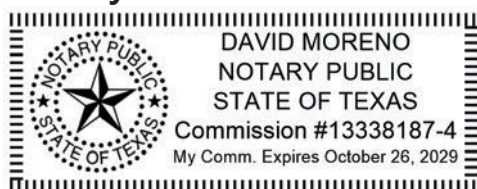
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:



 048810909B0348A...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 2/20/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:


 455E4109E15D4CD...
 Notary Public State of Texas

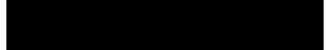
2026-9836



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

January 30, 2026

Kevin Ibanez

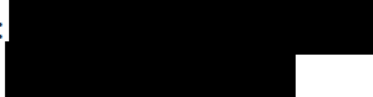


Pharr, TX 78577-7858

Via CM/RRR No. 9214 8901 9403 8354 5395 55

Via First Class Mail

Via Email:



**TDI ENFORCEMENT CASE NO. 35730
NOTICE OF ALLEGATIONS AGAINST KEVIN IBANEZ**

The Texas Department of Insurance (TDI) seeks to deny your license application. This Notice states the allegations against you and the relief sought by TDI.

YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS

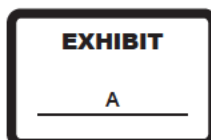
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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:

Sarah White, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Sarah.White@tdi.texas.gov



Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101, 4005.102, and 4054.201; TEX. OCC. CODE §§ 53.021–53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

License Application

1. On August 18, 2024, Kevin Ibanez (Ibanez) applied to TDI for a life insurance not exceeding \$25,000 license.
2. On September 4, 2024, TDI proposed to deny Ibanez's application based on his criminal history.
3. Ibanez made a written request for a hearing to appeal TDI's proposed denial.

Criminal History

4. On July 19, 2018, Ibanez pleaded guilty to federal felony Conspiracy to Transport Illegal Aliens for Profit, in cause no. CR-18-01295-001-TUC-RM, in the United States District Court for the District of Arizona.
5. On November 20, 2018, the District Court convicted Ibanez and sentenced him to five years probation in cause no. CR-18-01295-001-TUC-RM.
6. On April 30, 2019, a petition for a warrant was issued to revoke Ibanez's probation because he violated the terms of his probation in cause no. CR-18-01295-001-TUC-RM. Specifically,
 - a. on January 8, 2019, Ibanez signed a written admission and reported to his probation officer that he used methamphetamine and cocaine;
 - b. on January 10, 2019, Ibanez tested positive for methamphetamine and cocaine;
 - c. on March 20, 2019, Ibanez failed to report in person to his probation officer; and
 - d. on March 23, April 18, April 22, and April 29, 2019, Ibanez violated the terms of his home detention.

7. On May 7, 2019, Ibanez was arrested and detained for his probation violations in cause no. CR-18-01295-001-TUC-RM.
8. On July 30, 2019, the Magistrate of the District Court in cause no. CR-18-01295-001-TUC-RM made findings and recommendations for Ibanez's sentencing finding that the parties made a written agreement and he waived his right to appeal the judgement. The parties further agreed that he would serve 0-6 months incarceration, followed by 24 months supervised release.
9. On September 3, 2019, the District Court, in cause no. CR-18-01295-001-TUC-RM, sentenced Ibanez for time served, which was approximately four months, and ordered him to complete an additional 24 months of supervised release.
10. On September 2, 2021, Ibanez completed his term of supervised release in cause no. CR-18-01295-001-TUC-RM.

False and Material Misstatements in License Application

11. In the license application Ibanez submitted to TDI more than 3.5 years after being released from community supervision, he was asked if he had "ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?" Ibanez falsely answered "No."
12. Ibanez knew this answer was false at the time of his application because Ibanez had been convicted of a felony by the United States District Court for the District of Arizona in cause no. CR-18-01295-001-TUC-RM.
13. Ibanez's "No" response to that question was a material misstatement in order to obtain a license from TDI.

Legal Allegations

1. Ibanez has committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101(b) because he:
 - a. has intentionally made a material misstatement in his license application, as contemplated by TEX. INS. CODE § 4005.101(b)(2);

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Notice of Allegations

Kevin Ibanez

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- b. has attempted to obtain a license by fraud or misrepresentations, as contemplated by TEX. INS CODE § 4005.101(b)(3);
 - c. has engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5); and
 - d. has been convicted of a felony, as contemplated by TEX. INS. CODE § 4005.101(b)(8).
2. Ibanez committed a felony offense and has engaged in fraudulent or dishonest activity that directly relates to the duties and responsibilities of the licensed occupation, as contemplated in 28 TEX. ADMIN. CODE §§ 1.502(d)-(f).
3. Ibanez committed an offense that TDI considers to be of such serious nature that it is of prime importance in determining fitness for licensure or authorization, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f) and TEX. OCC. CODE §§ 53.021-53.023.
4. Ibanez committed an offense for which fraud, dishonesty, or deceit is an essential element as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(1).
5. Ibanez conspired to commit an offense under federal law with the essential elements of an offense related to the smuggling of persons or the trafficking of persons, as described in TEX. PEN. CODE § 15.02 and Ch. 20A, as contemplated by 28 TEX. ADMIN. CODE § 1.502(f)(4)(D), (f)(7), and (f)(8).
6. TDI guidelines and 28 TEX. ADMIN. CODE §§ 1.502(c)-(f), emphasize that TDI:
 - a. considers it very important that applicants be honest, trustworthy, and reliable;
 - b. may refuse to issue an original license if TDI determines that the applicant has committed an offense that directly relates to the duties and responsibilities of the licensed occupation;
 - c. considers any offense for which fraud, dishonesty, or deceit is an essential element to be of such a serious nature that it is of prime importance when determining fitness for licensure; and
 - d. considers conspiring to commit a federal offense with the essential elements of an offense related to the smuggling of persons or the trafficking of persons

to be of such a serious nature that it is of prime importance when determining fitness for licensure.

7. Ibanez has been convicted of a felony involving dishonesty or breach of trust as specified in 18 U.S.C. § 1033 and requiring written consent from the commissioner of insurance to engage or participate in the business of insurance.

Relief Sought

TDI seeks the following relief:

1. denial of your license application;
2. denial of consent to allow you to engage or participate in the business of insurance under 18 U.S.C. § 1033; and
3. 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,



Sarah White
State Bar No. 24064622
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6354 (Direct)
(512) 490-1020 (Fax)
Sarah.White@tdi.texas.gov

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

CERTIFICATE OF SERVICE

I, Sarah White, certify that a true and correct copy of this *Notice of Allegations Against Kevin Ibanez* was sent by the following methods on this 30th day of January, 2026 to:

Kevin Ibanez

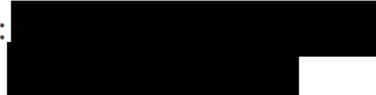


Pharr, TX 78577-7858

Via CM/RRR No. 9214 8901 9403 8354 5395 55

Via First Class Mail

Via Email:



A handwritten signature in cursive script that reads "Sarah White".

Sarah White

Firm Mailing Book For Accountable Mail

Name and Address of Sender
 Texas Dept of Insurance
 Mail Code ENF
 1601 Congress Avenue, Suite 6.900
 Austin TX 78701
 Jackie Gonzales, January 30, 2026

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

Address (Name, Street, City, State, & Zip Code)
 Kevin Ibanez
 [Redacted]
 Pharr, TX 78577-7858

USPS Tracking/Article Number
 WHITE/35730

Affix Stamp Here
 (if issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt



Actual Weight if Registered	Handling Charge	Extra Service Fee	Insured Value	Die-Strip if COD	ASR Fee	ASD Fee	RD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee

EXHIBIT
 B

quadrant
 CORRECTION
 IMI
\$002.40⁰
 01/30/2026 ZIP 78701
 043M32206395
US POSTAGE

RECEIVED
 FEB 02 2026
 TDI - ENFORCEMENT

Adult Signature Required	Adult Signature Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling

Total Number of Pieces Listed by Sender: 1
 Total Number of Pieces Received at Post Office: 1
 Postmaster: Per (Name of receiving employee)
 [Signature]
 Completed in Ink



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: 01/30/2026

Shipped From:

Name: ENF J GONZALES

Address: 1601 CONGRESS AVE

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:

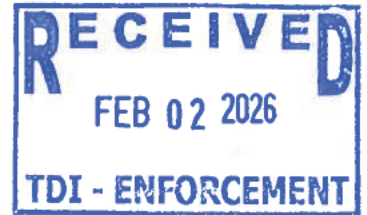
1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

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 8694 65



WHITE/35730

EXHIBIT

C



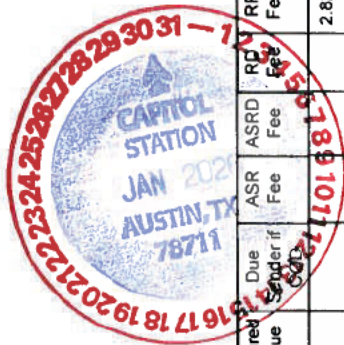
Firm Mailing Book For Accountable Mail

2026-9836

Name and Address of Sender
ENF J. GONZALES
1601 CONGRESS AVE
STE 6.900
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

Affix Stamp Here
(for additional copies of this receipt).
Postmark with Date of Receipt.



USPS Tracking/Article Number	Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due to Sender if	ASR Fee	ASRD Fee	RR Fee	SC Fee	SCRD Fee	SH Fee
1. 9214 8901 9403 8354 5395 55 WHITE/35730	1.03	5.30	Handling Charge - if Registered and over \$50,000 in value						2.82			
							Adult Signature Required	Adult Signature Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling



Postmaster, Per (Name of receiving employee)
[Signature]