

No. 2026-9877

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

Date: 04/08/2026

Subject Considered:

Suzy Juarez
Melrose Park, Illinois

Default Order
TDI Enforcement File No. 34058

General remarks and official action taken:

The subject of this default order is whether an adjuster all-lines designated home state license should be issued to Suzy Juarez (Respondent). Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. 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 February 27, 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] Melrose Park, IL 60164. TDI also sent the Notice of Allegations to Respondent's electronic mail address she 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.


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, 4101.051 and 4101.201; 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, TDI 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 Suzy Juarez'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:

FE10434BC41A470...
Amanda Crawford
Commissioner of Insurance

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Commissioner's Order

Suzy Juarez

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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 Suzy Juarez. I have confirmed that:

- a. The last mailing address provided to the department in writing by Suzy Juarez is [REDACTED] Melrose Park, IL 60164.
- b. The file maintained by Enforcement contains a Notice of Allegations dated February 27, 2026, which was sent to Suzy Juarez.
- c. On February 27, 2026, the Notice of Allegations addressed to Suzy Juarez 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:

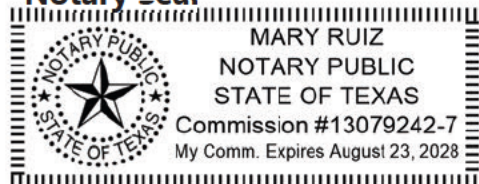
Jackie Gonzales

Affiant

5052C31E4AD3486...

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/26/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

Signed by:

Mary Ruiz

795DC4D59167489
Notary Public State of Texas

2026-9877



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

February 27, 2026

Suzy Juarez

[REDACTED]
Melrose Park, IL 60164

Via CM/RRR: 9214 8901 9403 8359 2355 44

Via FIRST CLASS MAIL

Via EMAIL [REDACTED]

**TDI ENFORCEMENT CASE NO. 34058
NOTICE OF ALLEGATIONS AGAINST SUZY JUAREZ**

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

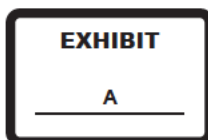
YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW. To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

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, 4101.051 and 4101.201; 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. Under individual identification number 824345, Suzy Juarez (Juarez) previously held a non-resident adjuster all-lines license that expired on January 8, 2011, due to her failure to renew. Juarez's state of residence at that time was Illinois.
2. On November 13, 2023, Juarez applied for an adjuster all-lines designated home state (DHS) license to be issued by TDI. Juarez is still a resident of the state of Illinois and seeks to designate Texas as her home state for purposes of licensure.
3. On January 30, 2024, TDI proposed to deny Juarez's application based on her criminal history that occurred after the expiration of her prior license.
4. Juarez made a written request for a hearing to appeal TDI's proposed denial.

Criminal History

5. On June 23, 2014, Juarez pleaded guilty to and was convicted of misdemeanor criminal damage to property < \$300 in cause no. 14-189657 in the Circuit Court of Cook County, Illinois. The court sentenced her to six months supervision, ordered her to pay \$300 restitution to the victim, and prohibited her from any future contact with the victim. Juarez's was discharged from supervision on November 20, 2014.
6. On March 7, 2019, Juarez pleaded guilty to felony retail theft – possess displayed merchandise – exceeding \$300 in cause no. 2018CF001048-0001, in the Circuit Court of the 18th Judicial Circuit Court, in Du Page County, Illinois. The court sentenced Juarez to second chance probation for a period of two years and deferred further proceedings for two years, stating that the proceedings would be dismissed if Juarez successfully complies with the terms of her probation. On October 28, 2021, the court ordered that Juarez probation was terminated unsatisfactorily, conviction to enter, unsatisfied judgment, and case closed.

7. Additionally, on October 28, 2021, Juarez was convicted of a separate felony retail theft – possess displayed merchandise – exceeding \$300 in cause no. 2019CF002650-0001, in the Circuit Court of the 18th Judicial Circuit Court, in Du Page County, Illinois. The court sentenced Juarez to two years probation.
8. On October 27, 2023, the court discharged Juarez from probation in the second felony cause no. 2019CF002650-0001.
9. On December 19, 2023, Juarez pleaded guilty to misdemeanor driving on a suspended license in cause no. YW00316904 in Cook County, Illinois. The court placed her on supervision.
10. On June 26, 2025, the court revoked Juarez’s supervision in cause no. YW00316904, and convicted her of the misdemeanor offense.

False and Material Misstatement in License Application

11. In Juarez’s license application, when asked if she had “ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor,” she falsely answered “No.” At the time of her license application, Juarez’s answer was false because she had been convicted of two misdemeanors.
12. Juarez’s response to that question constitutes a material misstatement to TDI.

Legal Allegations

1. Juarez has committed acts for which a license may be denied pursuant to TEX. INS. CODE § 4005.101(b) because she:
 - a. has intentionally made a material misstatement in her license application, as contemplated by TEX. INS. CODE § 4005.101(b)(2);
 - b. has attempted to obtain a license by fraud or misrepresentation, 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

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Notice of Allegations

Suzy Juarez

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- d. has been convicted of a felony, as completed by TEX. INS. CODE § 4005.101(b)(8).
2. Juarez committed felony and misdemeanor offenses 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) and (f).
3. Juarez 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(e) and TEX. OCC. CODE §§ 53.021-53.023.
4. Juarez committed an offense for which fraud, dishonesty, or deceit is an essential element as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(1).
5. Juarez committed an offense with the essential elements of a theft offense, as contemplated by 28 TEX. ADMIN. CODE § 1.502(e)(4)(F).
6. TDI guidelines and 28 TEX. ADMIN. CODE §§ 1.502(c)-(e), 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 any theft offense to be of such a serious nature that it is of prime importance when determining fitness for licensure.
7. Juarez has been convicted of felonies 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 Suzy Juarez* was sent by the following methods on this 27th day of February, 2026 to:

Suzy Juarez

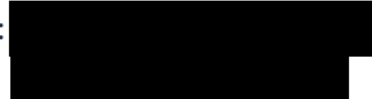


Melrose Park, IL 60164

Via CM/RRR No:9214 8901 9403 8359 2355 44

Via First Class Mail

Via Email:



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

Sarah White

2026-9877

Total Number of Pieces Sent by Sender	5	Postmaster, Per (Name of receiving employee) Uyanna	
Total Number of Pieces Received at Post Office			
USPS Tracking/Article Number Sarah/34058		Address (Name, Street, City, State, & Zip Code) Suzy Juarez Melrose Park, IL 60164	Postage
		Check type of mail or service <input type="checkbox"/> Adult Signature Required <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail <input type="checkbox"/> Certified Mail Restricted Delivery (COO) <input type="checkbox"/> Insured Mail <input type="checkbox"/> Priority Mail <input type="checkbox"/> First-Class Mail <input type="checkbox"/> Priority Mail Express <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Signature Confirmation Restricted Delivery	Affix Stamp Here (if issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt (Extra Service) Fee Handling Charge Actual Value if Registered Insured Value Due Sender if COO ASR Fee ASRO Fee RO Fee RR Fee SC Fee SCRD Fee SH Fee

RECEIVED
 MAR 03 2026
TDI - ENFORCEMENT

① Uyanna

Handling Charge-if Registered and
 Adult Signature Required
 Adult Signature Restricted Delivery
 Restricted Delivery
 Return Receipt
 Signature Confirmation
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AUSTIN, TEXAS
 FEB 2026
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US POSTAGE
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 FEB 2026
 13030303

EXHIBIT
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2026-9877



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: 02/27/2026

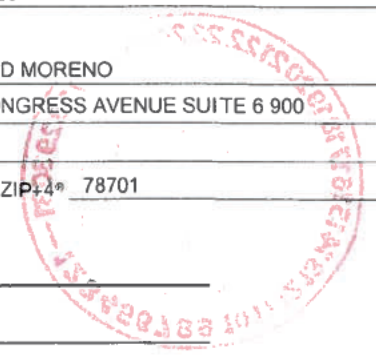
Shipped From:

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

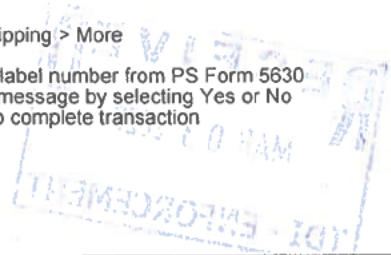
*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

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.



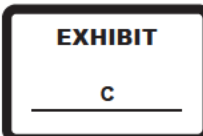
USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0068 6308 11



Sarah/34058



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

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

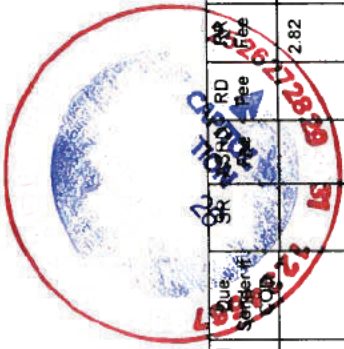
SUZY JUAREZ
 [REDACTED]
 MELROSE PARK, IL 60164

RECEIVED
 MAR 03 2026
TDI - ENFORCEMENT

Postmaster, Per (Name of receiving employee)

Total Number of Pieces Received at Post Office

[Signature]



Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due to Sender if COD	GR	SR	RD	AR	SC	SCRD	SH
1.03	5.30	Handling Charge - if Registered and over \$50,000 in value							2.82	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling
										Adult Signature Restricted Delivery	Adult Signature Restricted Delivery	
										Return Receipt		