

No. 2026-9878

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

Date: 04/08/2026

Subject Considered:

Jacqueline Palacios
San Antonio, Texas

Default Order
TDI Enforcement File No. 37493

General remarks and official action taken:

This is a default order taken against Jacqueline Palacios (Respondent) because she misappropriated insurance premiums. 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 February 12, 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] San Antonio, Texas 78237. The department also sent the Notice of Allegations to Respondent's electronic mail address associated with Respondent [REDACTED].
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, 4001.102, 4001.105, 4005.101-4005.105, and 4051.051; 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. 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 §§ 1.1302, 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 Jacqueline Palacios 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:

Amanda Crawford

FE10434BC41A470...

Amanda Crawford

Commissioner of Insurance

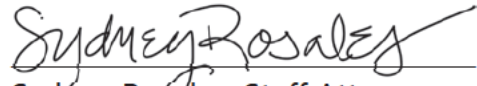
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Commissioner's Order

Jacqueline Palacios

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Prepared and reviewed by:

A handwritten signature in black ink that reads "Sydney Rosales". The signature is written in a cursive style with a long, sweeping horizontal line extending from the end of the name.

Sydney Rosales, 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 Jacqueline Palacios. I have confirmed that:

- a. The last mailing address provided to the department in writing by Jacqueline Palacios is [REDACTED] San Antonio, TX 78237.
- b. The file maintained by Enforcement contains a Notice of Allegations dated February 12, 2026, which was sent to Jacqueline Palacios.
- c. On February 12, 2026, the Notice of Allegations addressed to Jacqueline Palacios was mailed first-class and certified, return receipt requested, to her last known address and the following email address: [REDACTED].

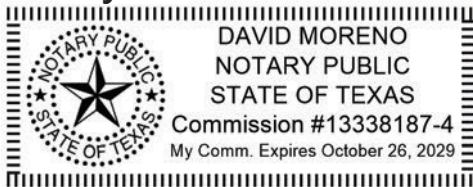
Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:



 A5D4CD09E494490...
 Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/10/2026. This notarial act was an online notarization.

Notary Seal



Digital Certificate

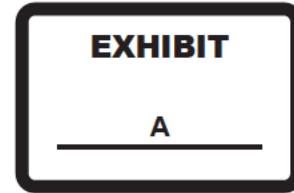
Signed by:


 455E4109E15D4CD...
 Notary Public State of Texas

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



February 12, 2026

Jacqueline Palacios



San Antonio, TX 78237

Via CM/RRR No.

9214 8901 9403 8356 7074 57

**TDI ENFORCEMENT CASE NO. 37493
NOTICE OF ALLEGATIONS AGAINST JACQUELINE PALACIOS**

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:

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

Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, and 4051.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

Factual Allegations

1. Jacqueline Palacios (Palacios) holds a general lines agent license with property and casualty qualification issued by TDI on July 10, 2012.
2. Palacios was the office manager of Atlas Insurance Agency (Atlas).
3. During 2023 and 2024, Palacios collected cash payments from customers and failed to deposit the money into Atlas's agency bank account.
4. While Palacios was on a leave of absence from Atlas for medical reasons, the owner discovered that Palacios had attempted to cover up her misappropriations by letting Atlas's other profitable accounts cover the missing amounts and pay policy premiums while Palacios kept the cash for her own personal benefit and use.

Legal Allegations

1. Palacios misappropriated, converted to her own use, or illegally withheld money belonging to an insurer, HMO, insured, enrollee, or beneficiary, as contemplated by TEX. INS. CODE § 4005.101(b)(4).
2. Palacios engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
3. restitution to Atlas Insurance Agency under TEX. INS. CODE § 82.053; and
4. 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.

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Notice of Allegations

Jacqueline Palacios

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Respectfully,



Sydney Rosales

State Bar No. 24056052

Texas Department of Insurance

Enforcement, MC ENF

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6339 (Direct)

(512) 490-1020 (Fax)

sydney.rosales@tdi.texas.gov

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

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Notice of Allegations

Jacqueline Palacios

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CERTIFICATE OF SERVICE

I, Sydney Rosales, certify that a true and correct copy of this *Notice of Allegations Against Jacqueline Palacios* was sent by the following methods on this 12th day of February, 2026 to:

Jacqueline Palacios


[REDACTED]

San Antonio, TX 78237

Via CM/RRR No.: 9214 8901 9403 8356 7074 57

Via First Class Mail

Via Email: [REDACTED]


Sydney Rosales



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: 02/12/2026

Shipped From:

Name: MC ENF D MORENO

Address: 1601 CONGRESS AVENUE SUITE 6 900

City: AUSTIN

State: TX ZIP+4® 78701

EXHIBIT
B

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

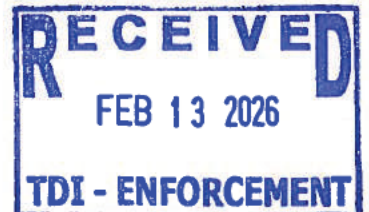
USPS EMPLOYEE: Please scan upon pickup or receipt of mail.
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0068 2151 48

Sydney/37493



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Total Number of Pieces Received at Post Office

①

Postmaster, Per Name of receiving employee
Unknown

RECEIVED
FEB 13 2026
TDI - ENFORCEMENT

EXHIBIT
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Handling Charge-if Registered and

- Adult nature Required
- Adult Signature Restricted Delivery
- Restricted Delivery
- Return Receipt
- Signature Confirmation
- Signature Confirmation Restricted Deliv
- Special Handlin



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