

No. 2026-9892

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

**Date: 04/24/2026**

**Subject Considered:**

Christopher Rene Tovar  
El Paso, Texas

TDI Enforcement File No. 34643

**Order on Request for Rehearing**

**General Remarks and Official Action Taken:**

The subject of this order is Christopher Rene Tovar's request for a rehearing in the matter addressed by Commissioner's Order No. 2026-9827. This order denies Mr. Tovar's request.

**Background**

On March 6, 2026, Commissioner's Order No. 2026-9827 was issued, requiring that Mr. Tovar pay restitution to a victim and revoking any licenses Mr. Tovar held. The order was issued following Mr. Tovar's failure to respond to a notice of allegations sent to Mr. Tovar by Texas Department of Insurance (TDI) Enforcement staff under 28 Tex. Admin. Code § 1.47.

Mr. Tovar sent his request for a rehearing to TDI by email on March 19, 2026. TDI Enforcement staff submitted a reply to Mr. Tovar's request on March 27, 2026.

**Discussion**

Under 28 Tex. Admin. Code § 1.47(d)(2), a motion to set aside a default order and reopen the record will be granted if the requesting party establishes that the failure to file a written response to a notice of allegations was neither intentional nor the result of conscious indifference, and that such failure was due to a mistake or accident.

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Under Government Code § 2001.146, a motion for rehearing must be filed no later than the 25th day after the date the order is signed unless an extension is granted. The motion must identify with particularity findings of fact or conclusions of law that are the subject of the complaint and any evidentiary or legal ruling claimed to be erroneous. The motion must also state the legal and factual basis for the claimed error.


Mr. Tovar's request did not address the requirements for a motion to set aside a default order and reopen the matter or the requirements for a motion for rehearing. He provided no explanation as to why he failed to respond to the notice of allegations. Instead, Mr. Tovar provided explanation and justification in response to the allegations in the notice Enforcement had sent him. But the time to provide a response was within the period allowed after he received the notice of allegations, not after a default order was issued. This does not satisfy the requirements to be granted a rehearing.

In response to Mr. Tovar's request, TDI Enforcement staff noted that Mr. Tovar did not provide any explanation for why he failed to respond to the notice of allegations and he did not identify any findings of fact or conclusions of law that he claimed were erroneous. TDI Enforcement staff also provided a screenshot of the USPS tracking information for the notice of allegations showing that it was delivered and left with an individual at Mr. Tovar's address on January 20, 2026.

Because the notice of allegations was delivered to Mr. Tovar and accepted by an individual at his address, and because Mr. Tovar did not provide any explanation for why he failed to respond to the notice or identify any findings of fact or conclusions of law that he claimed were erroneous, Mr. Tovar's request should be denied.

## Order

It is ordered that Christopher Rene Tovar's request for a rehearing is denied and Commissioner's Order No. 2026-9827 is final.

Signed by:  
  
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Amanda Crawford  
Commissioner of Insurance

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Recommended and reviewed by:

Signed by:  
*Jessica Barta*  
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Jessica Barta, General Counsel

Signed by:  
*Justin Beam*  
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Justin Beam, Chief Clerk