

No. 2021-6764

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

Date: 04/01/2021

Subjects Considered:

Matthew Sias
PO Box 91455
Lafayette, LA 70509-1455

MSJ Insurance LLC
[REDACTED]
Lafayette, LA 70501-2815

Default Order
SOAH Docket No. 454-21-1449.C
TDI Enforcement File Nos. 26729 & 26730

General remarks and official action taken:

This is a default order taken against Matthew Sias (Sias) and MSJ Insurance LLC (MSJ), collectively (Respondents), because Respondents do not hold a license in good standing in their home state of residence, MSJ no longer has an individually licensed officer, and Respondents did not notify the Texas Department of Insurance of the administrative action taken against them. Respondents did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondents' licenses.

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

Findings of Fact

1. On February 24, 2021, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.

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2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.
3. The department sent the Notice of Hearing and Original Petition to Respondents' last known addresses provided in writing to the department, PO Box 91455, Lafayette, LA 70509-1455 and [REDACTED] Lafayette, LA 70501-2815.
4. Respondents failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

Conclusions of Law

1. The commissioner has jurisdiction pursuant to Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.102, 4001.105, 4005.101, 4056.052, and 4056.054; TEX. OCC. CODE §§ 53.021-53.023; 28 TEX. ADMIN. CODE § 1.502; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally pursuant to TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing pursuant to TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondents' failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default pursuant to 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true pursuant to 28 TEX. ADMIN. CODE § 1.89.

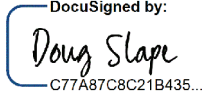
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Order

It is ordered that any licenses held by Matthew Sias and MSJ Insurance LLC are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

Commissioner of Insurance

By:  _____
Doug Slape
Chief Deputy Commissioner
TEX. GOV'T CODE § 601.002
Commissioner's Order No. 2018-5528

Prepared and reviewed by:



Nancy Williams, Staff Attorney
Enforcement Division

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Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno 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 Matthew Sias and MSJ Insurance LLC. I have confirmed that:

- a. The last mailing address provided to the department in writing by Matthew Sias is PO Box 91455, Lafayette, LA 70509-1455, and the last mailing address provided in writing for MSJ Insurance LLC is [REDACTED], Lafayette, LA 70501-2815.
- b. The file maintained by the Enforcement Division contains a Notice of Hearing and Original Petition dated February 11, 2021, which were filed with the State Office of Administrative Hearings.
- c. On February 24, 2021, the Notice of Hearing and Original Petition addressed to Matthew Sias and MSJ Insurance LLC were sent by certified mail, return receipt requested, to the last known addresses.

A copy of the certified mail log maintained by the Enforcement Division is attached as Exhibit C.

DocuSigned by:

David Moreno

736B29E4B204461...

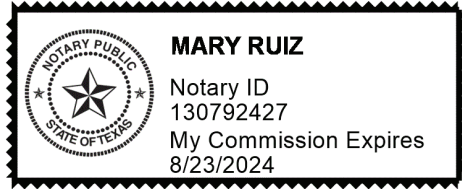
Affiant

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 3/16/2021. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...
Notary Public State of Texas

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ACCEPTED
454-21-1449
02/24/2021 9:30 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

FILED
454-21-1449
2/24/2021 9:29 AM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

**SOAH DOCKET NO. 454-21-1449
TDI ENFORCEMENT FILE NOS. 26729 & 26730**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**MATTHEW SIAS AND
MSJ INSURANCE LLC,**

Respondents

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Thursday, May 27, 2021, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted pursuant to TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT PURSUANT TO 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

EXHIBIT

A

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Notice of Hearing
Matthew Sias & MSJ Insurance LLC
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IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
- (2) Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC112-2A
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) Nancy Williams, Staff Attorney
Texas Department of Insurance
Enforcement Division, MC110-1A
P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
Nancy.Williams@tdi.texas.gov

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Receiving Documents

The State Office of Administrative Hearings (SOAH) offers you the ability to receive service of orders and other documents issued by SOAH through email instead of by mail or fax. If you want to receive SOAH-issued documents by email, go to SOAH's website, www.soah.texas.gov, click on the "E-Services" tab, then click the hyperlink "Request Service by Email (only for use by self-represented litigants)," and follow the instructions.

NOTE: A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. The rules for filing documents and providing copies to all other parties in the case are described in SOAH's Procedural Rules, which are available on SOAH's website. Click the "Agency" tab, then click "Administrative Rules and Laws" to view SOAH's Procedural Rules.

Important Security Notice

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



Nancy Williams
State Bar No. 24058175
Texas Department of Insurance
Enforcement Division, MC110-1A
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6338 (Direct)

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Notice of Hearing

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(512) 490-1020 (Fax)

Nancy.Williams@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Enforcement Division, MC-110-1A
Whitney Fraser, Litigation Director, Enforcement Division, MC-110-1A
Administrative Review, MC107-1A

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Notice of Hearing
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CERTIFICATE OF SERVICE

I, Nancy Williams, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by certified mail, return receipt requested, on this 24th day of February, 2021 to:

Matthew Sias
PO Box 91455
Lafayette, LA 70509-1455

Via CMRRR No.: 9214 8901 9403 8332 8977 69

MSJ Insurance LLC
[REDACTED]
Lafayette, LA 70501-2815

Via CMRRR No.: 9214 8901 9403 8332 8978 20



Nancy Williams

**SOAH DOCKET NO. 454-21-
TDI ENFORCEMENT FILE NOS. 26729 & 26730**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

**MATTHEW SIAS AND
MSJ INSURANCE LLC,**

Respondents

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ORIGINAL PETITION

The Texas Department of Insurance seeks to take disciplinary action against Matthew Sias and MSJ Insurance LLC. In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101, 4005.102, 4056.053, 4056.054, and TEX. GOV'T CODE §§ 2001.051-2001.178.

Licensure

1. Matthew Sias (Sias), individual identification number 1867751, holds a non-resident property and casualty agent license originally issued by the Texas Department of Insurance on March 18, 2018.
2. MJS Insurance LLC (MJS), firm identification number 140575, solely owned by Sias, holds a non-resident property and casualty agency license originally issued by the Texas Department of Insurance on April 22, 2018.
3. Sias and MJS have Texas non-resident licenses because Sias lives in Louisiana and MJS is based in Louisiana. A non-resident license requires that the holder have a resident license in good standing in the home state.

EXHIBIT

B

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Original Petition

Matthew Sias & MSJ Insurance LLC

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4. Effective February 9, 2020, Sias's license was suspended by the Louisiana Department of Insurance for failure to timely remit premiums and maintain funds and failure to maintain errors and omissions coverage. Sias did not notify TDI of the suspension.
5. Effective October 8, 2020, the Louisiana Department of Insurance revoked the resident insurance agent license of Sias and the agency license of MSJ. Sias did not notify TDI of the suspension or of the revocation of either license.

Legal Allegations

1. Sias no longer holds a home state license in good standing, as required by TEX. INS. CODE § 4056.052, and is no longer eligible to hold a non-resident license in Texas.
2. MSJ no longer has an individually licensed officer as required under TEX. INS. CODE § 4001.106 and is therefore no longer eligible to hold a non-resident agency license in Texas under TEX. INS. CODE § 4056.053.
3. Sias did not notify TDI of the administrative action taken against him or his agency, in violation of TEX. INS. CODE § 4001.252.

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking MJS Insurance LLC's and Matthew Sias's licenses and
2. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



Nancy Williams

State Bar No. 24058175

Texas Department of Insurance

2021-6764

Original Petition

Matthew Sias & MSJ Insurance LLC

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Enforcement Division, MC110-1A

P.O. Box 12030

Austin, Texas 78711-2030

(512) 676-6338(Direct)

(512) 490-1020 (Fax)

Nancy.Williams@tdi.texas.gov

ATTORNEY FOR THE PETITIONER

TEXAS DEPARTMENT OF INSURANCE

2021-6764



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: 02/24/2021

Shipped From:

Name: MC 110-1A M RUIZ

Address: 333 GUADALUPE ST

City: AUSTIN

State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	0
First-Class Package Service®	
Returns	
International*	
Other	2
Total	2

*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 0027 1681 40

WILLIAMS/26729, 26730

EXHIBIT









C

Tracking History

2021-6764

Tracking #: 9214890194038332897820

Recipient: MSJ INSURANCE LLC
[REDACTED]
LAFAYETTE, LA 70501-2815

Date & Time	Event Type	Event	Event Location
02/24/2021 09:31		PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	AUSTIN,TX, 78701
02/25/2021 16:47		PICKED UP	AUSTIN,TX, 78744
02/26/2021 21:56		PROCESSED THROUGH USPS FACILITY	AUSTIN,TX, 78710
02/27/2021 00:41		PROCESSED THROUGH USPS FACILITY	AUSTIN,TX, 78710
02/27/2021 10:08		DEPART USPS FACILITY	AUSTIN,TX, 78710
02/28/2021 14:38		PROCESSED THROUGH USPS FACILITY	BATON ROUGE,LA, 70826
03/01/2021 05:41		PROCESSED THROUGH USPS FACILITY	LAFAYETTE,LA, 70501
03/04/2021 13:25		DELIVERED LEFT WITH INDIVIDUAL	LAFAYETTE,LA, 70501

Track Another Package +

Tracking Number: 9214890194038332897769

[Remove X](#)

This is a reminder to arrange for redelivery of your item before March 18, 2021 or your item will be returned on March 19, 2021. You may arrange redelivery by using the Schedule a Redelivery feature on this page or may pick up the item at the Post Office indicated on the notice.

Delivery Attempt: Action Needed

Reminder to Schedule Redelivery of your item before March 18, 2021

Schedule Redelivery ▾

Feedback

Text & Email Updates



Schedule Redelivery



Return Receipt Electronic



Tracking History



Reminder to Schedule Redelivery of your item before March 18, 2021

This is a reminder to arrange for redelivery of your item before March 18, 2021 or your item will be returned on March 19, 2021. You may arrange redelivery by using the Schedule a Redelivery feature on this page or may pick up the item at the Post Office indicated on the notice.

2021-6764

March 4, 2021, 5:51 am

Available for Pickup
LAFAYETTE, LA 70509

March 4, 2021, 5:51 am

Arrived at Post Office
LAFAYETTE, LA 70501

March 3, 2021

In Transit to Next Facility

February 28, 2021, 2:37 pm

Arrived at USPS Regional Destination Facility
BATON ROUGE LA PROCESSING CENTER

February 27, 2021, 10:08 am

Departed USPS Regional Facility
AUSTIN TX DISTRIBUTION CENTER

February 26, 2021, 9:56 pm

Arrived at USPS Regional Origin Facility
AUSTIN TX DISTRIBUTION CENTER

February 25, 2021, 4:47 pm

USPS picked up item
AUSTIN, TX 78744

February 24, 2021

Pre-Shipment Info Sent to USPS, USPS Awaiting Item

Feedback

Product Information



See Less ^

Date Produced: 03/08/2021

ConnectSuite Inc.:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 9403 8332 8978 20. Our records indicate that this item was delivered on 03/04/2021 at 01:25 p.m. in LAFAYETTE, LA 70501. The scanned image of the recipient information is provided below.

Signature of Recipient :



Address of Recipient :



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

^C
LAFAYETTE, LA 70501-2815

Customer Reference Number: C2537915.14596199
Return Reference Number WILLIAMS/26729, 26730