

No. 2022-7261

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

**Date:** 03/09/2022

**Subject Considered:**

Fladgroup, LLC  
2500 E T C Jester Blvd., Ste. 100  
Houston, Texas 77008-1449

Consent Order  
TDI Enforcement File No. 28869

**General remarks and official action taken:**

This is a consent order with Fladgroup, LLC (Fladgroup). Fladgroup failed to timely file surplus lines policies and related documents. Fladgroup has agreed to pay an administrative penalty of \$1,850 for these violations.

**Waiver**

Fladgroup acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Fladgroup waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**Findings of Fact**

1. Fladgroup, organization identification number 118590, holds a surplus lines license issued by the Texas Department of Insurance.
2. Pursuant to TEX. INS. CODE § 981.105(a), a surplus lines insurance agent must file with the Surplus Lines Stamping Office of Texas either:
  - a. a copy of the policy issued, or
  - b. if the policy has not yet been issued, a copy of the certificate, cover note, or other confirmation of insurance delivered to the insured.

# 2022-7261

Commissioner's Order

Fladgroup, LLC

Page 2 of 4

This information is due not later than the 60th day after the later of the effective date or the issue date of new or renewal surplus lines insurance.

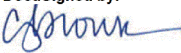
3. In 2020, Fladgroup filed surplus lines policies late.

## Conclusions of Law

1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Fladgroup has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Fladgroup violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

## Order

It is ordered that Fladgroup, LLC must pay an administrative penalty of \$1,850. The administrative penalty must be paid within 90 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

DocuSigned by:  
  
FC5D7EDDFB84F8...

Cassie Brown  
Commissioner of Insurance

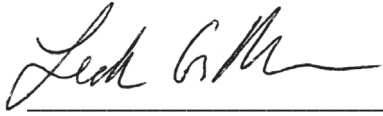
**2022-7261**

Commissioner's Order

Fladgroup, LLC

Page 3 of 4

Recommended and reviewed by:



---

Leah Gillum, Deputy Commissioner  
Enforcement Division



---

Cassie Tigue, Staff Attorney  
Enforcement Division

**Affidavit**

**THE STATE OF** Texas §

§

**COUNTY OF** Harris §

§

§

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

"My name is Douglas E Flad. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

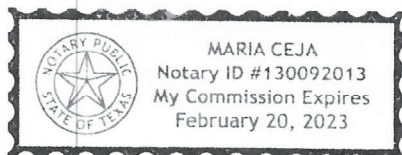
I hold the office of Sole Member & CEO and am the authorized representative of Fladgroup, LLC. I am duly authorized by the organization to execute this statement.

Fladgroup, LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

*Douglas E Flad*  
Affiant

SWORN TO AND SUBSCRIBED before me on February 24, 2022

(NOTARY SEAL)



*Maria Ceja*  
Signature of Notary Public

Maria Ceja  
Printed Name of Notary Public