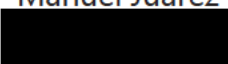


No. 2021-6860

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

Date: 06/10/2021

Subjects Considered:

Manuel Juarez

Leander, Texas 78641

Texcaz Transborder Insurance Intermediaries, Inc.
1001 Crystal Falls Parkway, Suite B
Leander, Texas 78641

Consent Order
TDI Enforcement File Nos. 25838 and 26573

General remarks and official action taken:

This is a consent order with Manuel Juarez and Texcaz Transborder Insurance Intermediaries, Inc. ("Texcaz"), who failed to timely file surplus lines policies and related documents. Manuel Juarez and Texcaz have agreed to pay a \$65,000 administrative penalty for these violations.

Waiver

Manuel Juarez and Texcaz acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Manuel Juarez and Texcaz waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. Manuel Juarez, individual identification number 1261600, holds a surplus lines license issued by the Texas Department of Insurance.

2021-6860

Commissioner's Order

Manuel Juarez and Texcaz Transborder Insurance Intermediaries, Inc.

Page 2 of 4

2. Texcaz, organization identification number 87099, holds a surplus lines license issued by the Texas Department of Insurance. Manuel Juarez owns and controls Texcaz.
3. 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.

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.

4. In 2019 and 2020, Manuel Juarez filed surplus lines policies late.
5. In 2020, Texcaz filed surplus lines policies late.
6. The commissioner previously disciplined Manuel Juarez for violating TEX. INS. CODE § 981.105(a) in Official Order No. 6250, entered on February 26, 2020, concerning policies filed late during 2018.
7. In 2019, Manuel Juarez represents he audited his own records and those of Texcaz, and determined that his office staff had inadvertently failed to file surplus lines policies on time. Manuel Juarez self-reported the audit results; he and Texcaz filed the policies that should have been filed earlier, have paid the associated taxes, fees and penalties, and have implemented new procedures to avoid future violations.

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. Manuel Juarez and Texcaz Transborder Insurance Intermediaries, Inc. have knowingly and voluntarily waived all procedural rights to which they may have been entitled regarding the entry of this order, including, but not limited to,

2021-6860

Commissioner's Order

Manuel Juarez and Texcaz Transborder Insurance Intermediaries, Inc.

Page 3 of 4

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. Manuel Juarez violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.
5. Texcaz Transborder Insurance Intermediaries, Inc. violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

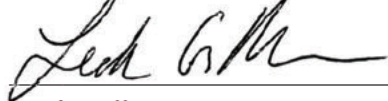
It is ordered that Manuel Juarez and Texcaz Transborder Insurance Intermediaries, Inc. must pay, jointly and severally, an administrative penalty of \$65,000. The administrative penalty must be paid within 30 days from the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Division, Division 60851, AO-9999, P.O. Box 12030, Austin, Texas 78711-2030.

Commissioner of Insurance

DocuSigned by:

By: C77A87C8C21B435...
Doug Slape
Chief Deputy Commissioner
TEX. GOV'T CODE § 601.002
Commissioner's Order No. 2018-5528

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Enforcement Division

/s/ Casey Seeboth

Casey Seeboth, Attorney
Enforcement Division

Affidavit

THE STATE OF TEXAS §

COUNTY OF TRAVIS §
WILLIAMSON §

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

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

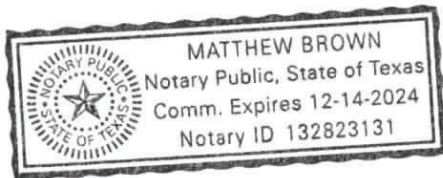
I hold the office of _____ and am the authorized representative of Texcaz Transborder Insurance Intermediaries, Inc. I am duly authorized by the organization to execute this statement.

I have knowingly and voluntarily entered into the foregoing consent order, on behalf of both myself and the organization, and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Manuel Juarez
Affiant

SWORN TO AND SUBSCRIBED before me on May 25th, 2021.

(NOTARY SEAL)



Matthew Brown
Signature of Notary Public

MATTHEW BROWN
Printed Name of Notary Public