

No. 2021-6821

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

**Date:** 05/11/2021

**Subjects Considered:**

Michael Ray Christopher

[REDACTED]  
Bullard, TX 75702

Christopher Insurance Agency, PLLC

[REDACTED]  
Tyler, TX 75701

Consent Order  
TDI Enforcement File Nos. 23222 and 24644

**General remarks and official action taken:**

This is a consent order with Michael Ray Christopher (Christopher) and Christopher Insurance Agency, PLLC (Christopher Insurance). Christopher negligently failed to forward a premium payment to an insurer causing a policy to cancel. Christopher also individually engaged in the business of insurance using an assumed name as well as through Christopher Insurance. This order requires Christopher and Christopher Insurance to jointly and severally pay a \$5,000 administrative penalty and grants Christopher Insurance a general lines license with a property and casualty qualification.

**Waiver**

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

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## Findings of Fact

### Licensure

1. Christopher, individual identification number 537310, holds a general lines agent license with both a life, accident, health, and HMO qualification issued by TDI on April 28, 2003, and a property and casualty qualification issued by TDI on May 24, 2011.

### Unregistered Assumed Name and Location

2. Christopher is the sole owner of Christopher Insurance and operated a single location at [REDACTED] Tyler, Texas 75701-2822.
3. On April 10, 2014, Christopher filed an Assumed Name (DBA) certificate for Christopher Insurance with the County Clerk for Smith County, Texas. Christopher failed to register the assumed name with TDI.
4. In November of 2017, Christopher opened a second location of Christopher Insurance. Christopher failed to register the additional office location with TDI.
5. Christopher used the name Christopher Insurance from April 10, 2014, until July 5, 2018.

### Agency Operating Without a License

6. On July 5, 2018, Christopher filed a Certification of Formation for a Professional Limited Liability Company for Christopher Insurance with the Texas Secretary of State. At the time of its formation, Christopher did not submit an agency license application for Christopher Insurance with TDI.
7. Christopher Insurance has operated as an insurance agency in Texas since July 5, 2018.
8. On August 10, 2020, Christopher Insurance filed an application for a general lines agency license with a property and casualty qualification.

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## Consumer Complaint

9. On September 14, 2018, Christopher provided a business consumer with a quote for a commercial garage insurance policy with a premium amount of \$2,724.75.
10. On October 5, 2018, the consumer paid Christopher the full premium amount via check.
11. Christopher accepted the payment and deposited it into Christopher Insurance's account with the intent to remit the premium to the insurer with a new check from the agency's account; however, Christopher failed to submit the payment to the insurer.
12. The policy was canceled for nonpayment of premium on January 2, 2019.
13. After the consumer became aware he had not been insured, and even though he had not incurred any losses, he filed a complaint with TDI.
14. As soon as Christopher was notified of the complaint, he acknowledged the error, admitting that at the time the payment was received Christopher Insurance had opened a second office location which resulted in negligent bookkeeping and which caused this single error.

## Corrective Measures

15. After being notified of the complaint, Christopher refunded the full premium amount to the consumer.
16. Christopher also closed the second office location of Christopher Insurance, in part, to ensure and better oversee his bookkeeping and premium remittance practices. Further, Christopher enacted new bookkeeping policies and practices to ensure no errors occur.

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## Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051 – 82.055, 84.021 – 84.044, 4005.101, 4005.102, 4051.051, and 4054.054, and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Christopher and Christopher Insurance 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, 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. Christopher failed to register an assumed name and an additional office location with TDI, in violation of 28 TEX. ADMIN CODE § 19.902(c).
5. Christopher Insurance engaged in the business of insurance as an agency without first securing the appropriate license, in violation of TEX. INS. CODE §§ 4001.101 and 4001.004.
6. Christopher and Christopher Insurance withheld money belonging to an insurer in violation of TEX. INS. CODE § 4005.101(b)(4).

## Order

It is ordered that Michael Ray Christopher and Christopher Insurance Agency, PLLC, jointly and severally pay an administrative penalty of \$5,000 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" and transmitted to the Texas Department of Insurance, Attn: Enforcement, Division 60851, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.

It is further ordered that a general lines license with a property and casualty qualification is granted to Christopher Insurance Agency, PLLC.

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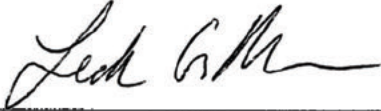
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Commissioner of Insurance

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

Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Enforcement Division



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Kaycee Crisp, Staff Attorney  
Enforcement Division

**Affidavit**

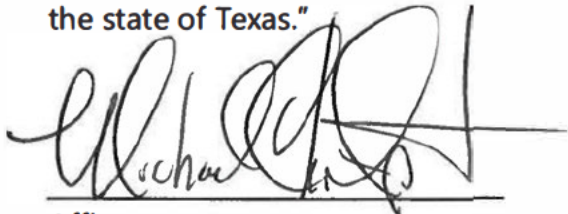
STATE OF Texas §  
COUNTY OF Smith §

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

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

I waive rights provided by the Texas Insurance Code and other applicable law and acknowledge the jurisdiction of the commissioner.

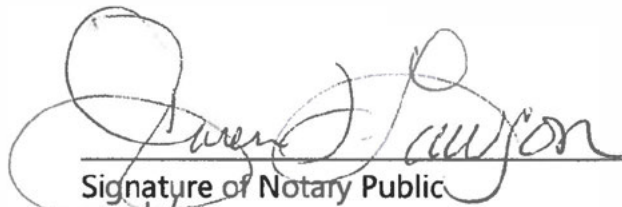
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on 8<sup>th</sup> of April, 2021.

(NOTARY SEAL)



Signature of Notary Public

Karen F. Lawson  
Printed Name of Notary Public



**Affidavit**

STATE OF Texas §

COUNTY OF Smith §

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

"My name is Michael Christopher 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 Agent/owner and am the authorized representative of Christopher Insurance Agency PLLC. I am duly authorized by said organization to execute this statement.

Christopher Insurance Agency PLLC 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."

[Handwritten Signature]  
Affiant

SWORN TO AND SUBSCRIBED before me on 8<sup>th</sup> of April, 2021.

(NOTARY SEAL)



[Handwritten Signature]  
Signature of Notary Public  
Karen F. Lawson  
Printed Name of Notary Public