

No. **2022-7162**

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

Date: 01/11/2022

Subject Considered:

Carolyn Michelle Rupp
[REDACTED]
Stockton, CA 95212

Consent Order
TDI Enforcement File No. 28874

General remarks and official action taken:

This is a consent order with Carolyn Michelle Rupp. Carolyn Michelle Rupp failed to timely file surplus lines policies and related documents. Carolyn Michelle Rupp has agreed to pay an administrative penalty of \$3,475 for these violations.

Waiver

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

Findings of Fact

1. Carolyn Michelle Rupp, individual identification number 1593907, 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.

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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, Carolyn Michelle Rupp filed surplus lines policies late.
4. The commissioner previously disciplined Carolyn Michelle Rupp for violating TEX. INS. CODE § 981.105(a) in Official Order No. 2020-6588, entered on December 4, 2020.

Conclusions of Law

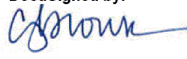
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Carolyn Michelle Rupp has knowingly and voluntarily waived all procedural rights to which she 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. Carolyn Michelle Rupp violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

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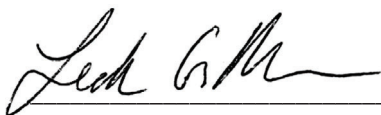
Order

It is ordered that Carolyn Michelle Rupp must pay an administrative penalty of \$3,475. The administrative penalty must be paid within 30 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:

FC5D7EDDFFB4F8...

Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Enforcement Division

L. Merida

Latoya Merida, Attorney
Enforcement Division

Affidavit

THE STATE OF California §

COUNTY OF San Joaquin §

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

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

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."

Carolyn Michelle Rupp
Affiant

SWORN TO AND SUBSCRIBED before me on _____, 2021.

(NOTARY SEAL)

See attached

Signature of Notary Public

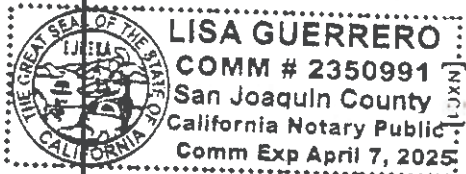
Printed Name of Notary Public

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of San Joaquin

Subscribed and sworn to (or affirmed) before me on this 3
day of January, 2022, by Carolyn Michelle Rupp

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.



(Seal)

Signature Lisa Guerrero