

No. 2020-6588

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

**Date:** 12/04/2020

**Subject Considered:**

Carolyn Michelle Rupp  
[REDACTED] n.  
Stockton, CA 95212

Consent Order  
TDI Enforcement File No. 25969

**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 a \$15,350.00 administrative penalty 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.

# 2020-6588

Commissioner's Order

Carolyn Michelle Rupp

Page 2 of 4

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

3. In 2019, Carolyn Michelle Rupp 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. 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.

# 2020-6588

Commissioner's Order  
Carolyn Michelle Rupp  
Page 3 of 4

## Order

It is ordered that Carolyn Michelle Rupp must pay an administrative penalty of \$15,350.00. 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, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.

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



Latoya Merida, Attorney  
Enforcement Division

Commissioner's Order  
Carolyn Michelle Rupp  
Page 4 of 4

**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:

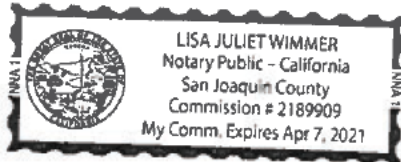
"My name is Carolyn Michelle Rupp. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

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 October 28, 2020.

(NOTARY SEAL)



Lisa Juliet Wimmer  
Signature of Notary Public

Lisa Juliet Wimmer  
Printed Name of Notary Public