

No. 2024-8455

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

**Date: 1/2/2024**

**Subject Considered:**

Benjamin Lantos  
[REDACTED]  
Scarsdale, NY, 10583-7562

Consent Order  
SOAH Docket No. 454-24-07284  
TDI Enforcement File No. 32802

**General remarks and official action taken:**

This is a consent order with Benjamin Lantos. Benjamin Lantos failed to timely file surplus lines policies and related documents. Benjamin Lantos has agreed to pay an administrative penalty of \$4,350 for these violations.

**Waiver**

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

**Findings of Fact**

1. Benjamin Lantos, license number 2281636, 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 60<sup>th</sup> day after the later of the effective date or the issue date of new or renewal surplus lines insurance.

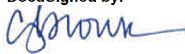
3. In 2022, Benjamin Lantos filed surplus lines policies and related documents late.

## 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. Benjamin Lantos 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. Benjamin Lantos 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 Benjamin Lantos must pay an administrative penalty of \$4,350 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:  
  
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Cassie Brown  
Commissioner of Insurance

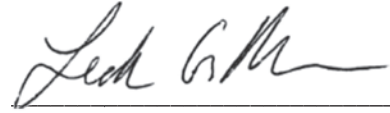
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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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William Odofoin, Attorney  
Enforcement

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**Affidavit**


**THE STATE OF** NEW YORK §

**COUNTY OF** NEW YORK §

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

"My name is Benjamin Lantos. 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."

  
Affiant

SWORN TO AND SUBSCRIBED before me on DECEMBER 14, 2023.

(NOTARY SEAL)

Gary Quan  
Notary Public, State of New York  
Reg. No. 01QU6396024  
Qualified in Queens County  
Commission Expires 8/12/2027

  
Signature of Notary Public

GARY QUAN  
Printed Name of Notary Public