# Official Order of the Texas Commissioner of Insurance

Date: 11/20/2023

## **Subject Considered:**

CRC Insurance Services, LLC 1 Metroplex Drive, Suite 400 Birmingham, Alabama 35201

Consent Order
TDI Enforcement File No. 32782

#### General remarks and official action taken:

This is a consent order with CRC Insurance Services, LLC. CRC Insurance Services, LLC failed to timely file surplus lines policies and related documents. CRC Insurance Services, LLC has agreed to pay an administrative penalty of \$30,000 for these violations.

#### Waiver

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

## **Findings of Fact**

1. CRC Insurance Services, LLC, license number 18530, holds a surplus lines license issued by the Texas Department of Insurance.

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- 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.

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, CRC Insurance Services, LLC filed surplus lines policies and related documents late.
- 4. The commissioner previously disciplined CRC Insurance Services for violating Tex. INS. CODE § 981.105(a) in Official Order No. 3496, entered on August 20, 2014; in Official Order No. 2022-7187, entered on January 21, 2022; and in Official Order No. 2022-7571, entered on November 1, 2022.

#### **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. CRC Insurance Services, LLC 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.
- 5. CRC Insurance Services, LLC 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 CRC Insurance Services, LLC must pay an administrative penalty of \$30,000 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:

FC5D7EDDFFBB4

Cassie Brown

Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum, Deputy Commissioner

Fraud and Enforcement Division

Whitney Fraser, Attorney

Enforcement

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|                         | Affidavit |
|-------------------------|-----------|
| THE STATE OF Alabama    | §         |
|                         | §         |
| county of <u>Shelby</u> | §         |

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

"My name is Melisa Hallwark 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 <u>Sv. Vice Preside wh</u> and am the authorized representative of CRC Insurance Services, LLC. I am duly authorized by the organization to execute this statement.

CRC Insurance Services, LLC 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."

**Affiant** 

PUBLIC .

SWORN TO AND SUBSCRIBED before me on Nov 13 , 2023.

(NOTARY SEAL)

STEPHANIE S. ABBOTT
My Commission Expires
May 19, 2025

Signature of Notary Public

Printed Name of Notary Public