

No. **2024-8446**

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

**Date: 09/23/2024**

**Subject Considered:**

American National Lloyds Insurance Company  
PO Box 656  
Albany, NY 12201-0656

Consent Order  
TDI Enforcement File No. 34846

**General remarks and official action taken:**

This is a consent order with American National Lloyds Insurance Company (American National). American National failed to timely file a withdrawal plan and has agreed to pay an administrative penalty of \$25,000.

**Waiver**

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

**Findings of Fact**

1. American National holds a certificate of authority to transact business in Texas.
2. Texas law requires an insurer to file a withdrawal plan with the department for approval by the commissioner if the insurer proposes to:
  - a. reduce its total annual premium volume by 50% or more; or
  - b. reduce its annual premium by 75% or more in a line of insurance in this state.

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3. American National informed its employees and other stakeholders of its plan to exit the homeowners line of business in Texas on May 21, 2024 via an email.
4. The news of American National's withdrawal in Texas was also published in June of 2024 to a wider audience. American National represents it did not cause the news to be published.
5. American National filed a withdrawal plan with TDI on July 2, 2024.
6. American National failed to timely file the withdrawal plan for review and approval.

## Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 801.051–801.053, and 827.001–827.007.
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. American National 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. American National violated TEX. INS. CODE § 827.003 and 28 TEX. ADMIN. CODE § 7.1805 by failing to timely file a withdrawal plan.

## Order

It is ordered that American National pay an administrative penalty of \$25,000 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.

Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

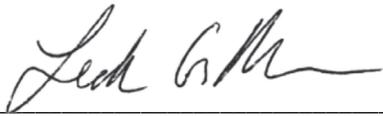
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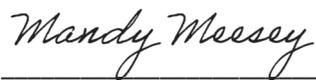
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Recommended and reviewed by:



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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



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Mandy Meeseey, Associate Commissioner  
Enforcement

**Affidavit**

**STATE OF** Texas §

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**COUNTY OF** Harris §

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

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

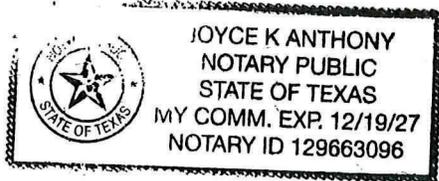
I hold the office of SVP and Chief Legal Officer and am the authorized representative of American National Lloyds Insurance Company. I am duly authorized by said organization to execute this statement.

American National Lloyds Insurance Company 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."

*Garrett Williams*  
Affiant

SWORN TO AND SUBSCRIBED before me on August 28, 2024.

(NOTARY SEAL)



*Joyce K. Anthony*  
Signature of Notary Public

Joyce K. Anthony  
Printed Name of Notary Public