

No. **2024-8857**

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

**Date: 09/26/2024**

**Subject Considered:**

Universal Insurance Programs LLC  
1220 E Osborn Road  
Phoenix, Arizona 85014

Consent Order  
TDI Enforcement File No. 35297

**General remarks and official action taken:**

This is a consent order with Universal Insurance Programs LLC. Universal Insurance Programs LLC failed to timely file surplus lines policies and related documents. Universal Insurance Programs LLC has agreed to pay an administrative penalty of \$5,175 for these violations.

**Waiver**

Universal Insurance Programs LLC acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Universal Insurance Programs 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. Universal Insurance Programs LLC, license number 2484489, 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:

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- 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 60th day after the later of the effective date or the issue date of new or renewal surplus lines insurance.

3. In 2023, Universal Insurance Programs LLC filed surplus lines policies and related documents late.

## Conclusions of Law

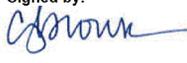
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Universal Insurance Programs 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.
4. Universal Insurance Programs 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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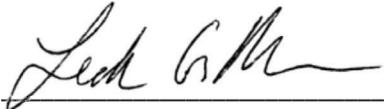
## Order

It is ordered that Universal Insurance Programs LLC must pay an administrative penalty of \$5,175 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

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



Allison J. Massey, Staff Attorney  
Enforcement

