

No. **2024-8881**

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

Date: 10/03/2024

Subject Considered:

Charity First Insurance Services, Inc.
595 Market Street Ste 2100
San Francisco, California 94105-2832

Consent Order
TDI Enforcement File No. 35188

General remarks and official action taken:

This is a consent order with Charity First Insurance Services, Inc. (Charity First). Charity First failed to timely file surplus lines policies and related documents. Charity First has agreed to pay an administrative penalty of \$5,725 for these violations.

Waiver

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

Findings of Fact

1. Charity First, license number 1475692, 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 60th day after the later of the effective date or the issue date of new or renewal surplus lines insurance.

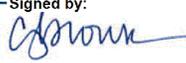
3. In 2023, Charity First filed surplus lines policies and related documents late.

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. Charity First 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. Charity First 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 Charity First Insurance Services, Inc. must pay an administrative penalty of \$5,725 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.

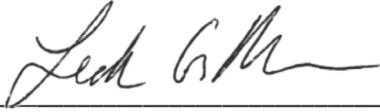
Signed by:

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Cassie Brown
Commissioner of Insurance

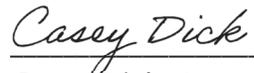
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Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Casey Dick, Attorney
Enforcement

Affidavit

THE STATE OF IL

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COUNTY OF Cook

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

"My name is PATRICK BADGER. 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 DIRECTOR and am the authorized representative of Charity First Insurance Services, Inc. I am duly authorized by the organization to execute this statement.

Charity First Insurance Services, Inc. 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."

Patrick Badger
Affiant

SWORN TO AND SUBSCRIBED before me on August 15, 2024.

(NOTARY SEAL)



Laura J. Neuman
Signature of Notary Public

Laura J. Neuman
Printed Name of Notary Public