

No. 2024-8479

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

**Date: 1/18/2024**

**Subjects Considered:**

Ryan Michael Lorsch

[REDACTED]  
Queen Creek, Arizona 85142-5866

Protegrity LLC  
2680 S. Val Vista Dr. Bldg 15 Unit 185-2  
Gilbert, Arizona 85295

Consent Order  
TDI Enforcement File Nos. 31769 and 31770

**General remarks and official action taken:**

This is a consent order with Ryan Michael Lorsch (Lorsch) and Protegrity LLC (Protegrity). Lorsch and Protegrity allowed a former employee, who is not licensed in Texas, to use their credentials to submit applications containing false information to get lower premiums for the insureds. This order imposes a one-year probated suspension against Lorsch and Protegrity, subject to the terms and conditions detailed in this order. Lorsch and Protegrity also agree to jointly and severally pay an administrative penalty of \$1,250.

**Waiver**

Lorsch and Protegrity acknowledge that the Texas Insurance Code and other applicable law provide certain rights. Lorsch and Protegrity waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

## Findings of Fact

### License Information and Background

1. Lorsch, individual identification number 1805389, holds a non-resident general lines agent license with a property and casualty qualification issued by TDI on September 7, 2017.
2. Protegrity, firm identification number 145596, holds a non-resident general lines agency license with a property and casualty qualification issued by TDI on July 9, 2018.
3. Lorsch's and Protegrity's former employee, Devin T. Barnes (Barnes), NPN 19053059, does not hold a Texas insurance license, but according to records from the National Association of Insurance Commissioners, he previously held an Arizona insurance license until it expired on February 28, 2023.

### Shared Log-In Credentials and Improperly Scored Policies

4. On March 23, 2023, Travelers Personal Insurance Company (Travelers) canceled Lorsch's and Protegrity's appointments for cause.
5. Travelers uses credit score information to underwrite and price policies. Travelers' agents obtain a score by using the applicant's or the applicant's spouse's name, date of birth, or address.
6. Travelers conducted an individual policy insurance scoring review of Protegrity and found that 152 out of 618 policies were improperly scored.
7. Specifically, Travelers found that the information used to score the applicant, such as name and date of birth, differed from the actual policyholders' information, resulting in inadequate lower premiums. Three of these policies belong to Texas residents.
8. During Travelers' investigation, Barnes admitted he input incorrect personal information in the policy applications, resulting in improperly scored policies being written under Lorsch's individual Traveler's log-in credentials.

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9. Lorsch represents that he and all his producers used his individual Travelers log-in credentials, which Lorsch described as the "Agency Log-In." Lorsch incorrectly believed his individual log-in credentials were acceptable for use by all of Protegrity's producers to quote and sell policies, and he represents that Travelers never previously informed him that each producer needed their own individual log-in credentials.
10. According to Lorsch, Barnes no longer works for Lorsch and Protegrity.
11. Lorsch agrees that he will cease and desist from sharing his individual log-in credentials issued by any appointing insurer, with any producers or unlicensed persons employed by him, Protegrity, or any other entity controlled by Lorsch.

### Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4005.101-4005.103, 4051.051, and 4054.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.
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. Lorsch and Protegrity have knowingly and voluntarily waived all procedural rights to which they 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. Lorsch and Protegrity violated TEX. INS. CODE § 4005.101(b)(5) by engaging in dishonest practices.
5. Lorsch and Protegrity violated TEX. INS. CODE §§ 101.102(a) and 4001.051 by allowing an unlicensed employee to engage in the business of insurance in Texas.

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## Order

It is ordered that all licenses held by Ryan Michael Lorsch and by Protegrity LLC are suspended for one year, probated.

If during the probation period imposed by this order, TDI issues any additional licenses or authorizations to Lorsch or Protegrity, including any agency license issued to a new entity owned or controlled in whole or in part by Lorsch or Protegrity, those additional licenses or authorizations will be suspended until the probation period imposed by this order has ended. The suspension shall be probated, and the same terms and conditions stated in this order will apply.

Beginning from the date of this order and continuing through the probation period, Lorsch and Protegrity must file a quarterly, written report, on or before the 90th, 180th, 270th, and 365th day after the date of this order, with TDI by emailing it to [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov). The reports must include the following information:

- a. Lorsch's and Protegrity's current mailing address and telephone number(s);
- b. the name, mailing address, and telephone number of Lorsch's employer, and if Lorsch is self-employed, a statement that he is self-employed and the name, mailing address, and telephone number(s) of all of his business(es);
- c. the name and address of any insurer or entity which has appointed Lorsch or Protegrity;
- d. the name and address of any insurer or entity which has terminated Lorsch's or Protegrity's appointment as an agent or agency;
- e. a copy of all contracts Lorsch or Protegrity have entered into with an insurer, broker, managing general agent, managing general agency, or any person or entity in the business of insurance; and
- f. a complete list of all employees in Lorsch's insurance business. The list must include Texas license numbers for any employee holding a license, and for unlicensed staff a brief description of that individual's duties and responsibilities.

Lorsch and Protegrity must notify TDI immediately of the following by emailing [EnforcementReports@tdi.texas.gov](mailto:EnforcementReports@tdi.texas.gov).

- a. any charges or indictments filed against Lorsch for a misdemeanor or felony offense during the period he is required to file reports, excluding traffic offenses and class C misdemeanors;

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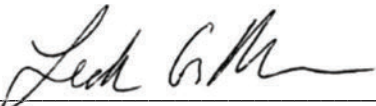
- b. any state or regulatory actions taken against Lorsch or Protegrity, including formal and informal actions;
- c. any change in Lorsch's employment or residence; and
- d. any complaint made against Lorsch or Protegrity concerning their performance as an insurance agent or agency, as well as a written explanation detailing the steps taken to resolve it.

It is further ordered that Ryan Michael Lorsch and Protegrity LLC must jointly and severally pay an administrative penalty of \$1,250 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

DocuSigned by:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

  
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Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
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Sarah White, Staff Attorney  
Enforcement

**Affidavit**

STATE OF Arizona §

COUNTY OF Maricopa §

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

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

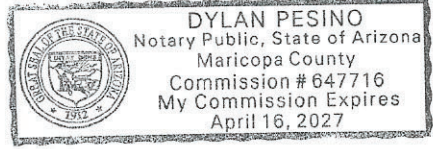
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

[Signature]  
Affiant,

SWORN TO AND SUBSCRIBED before me on 1/21, 2024.

(NOTARY SEAL)

[Signature]  
Signature of Notary Public  
Dylan Pesino  
Printed Name of Notary Public





Affidavit

STATE OF Arizona §

COUNTY OF Maricopa §

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

"My name is Ryan Lorsch. 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 owner and am the authorized representative of Protegrity LLC. I am duly authorized by said organization to execute this statement.

Protegrity 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."

[Signature]  
Affiant

SWORN TO AND SUBSCRIBED before me on Jan 10<sup>th</sup>, 2024.

(NOTARY SEAL)

[Signature]

Signature of Notary Public

Dylan Pesino

Printed Name of Notary Public

