

No. 2018-5505

**OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE**

Date: MAY 23 2018

Subject Considered:

CSI RENOVATIONS, LLC
6707 Rufe Snow Dr, Ste. 20
Watauga, Texas 76148-2337

CONSENT CEASE AND DESIST ORDER
TDI ENFORCEMENT FILE NO. 12066

General remarks and official action taken:

The subject of this order is whether a cease and desist order should be issued against CSI Renovations, LLC (CSI).

WAIVER

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

FINDINGS OF FACT

Roofing Contractor

1. CSI is a roofing and renovations contractor business owned by Chris Irving (Irving) and located at 6707 Rufe Snow Dr., Ste. 20, Watauga, Texas 76148-2337.
2. Neither CSI nor Irving or any employees of CSI hold a public insurance adjuster license or any other license issued by the Texas Department of Insurance.

Unauthorized Practice of Public Insurance Adjusting

3. On September 9, 2017, the department received a complaint alleging CSI engaged in the unauthorized practice of public insurance adjusting.
4. CSI included language describing the acts of a public insurance adjuster in the company's marketing brochure, website, damage report document, and insurance work authorization form, including the following:

- a. CSI's marketing brochure stated: "Need help with an Insurance Claim? We will document your roof damage and contact your insurance company for you."
 - b. CSI's website, www.csiroofers.com, stated: "Roofing Insurance Claim Specialists in Fort Worth."
 - c. CSI's damage report document stated: "CSI Renovations, LLC hereby agrees to act as the Insured's advocate with the insurance company to help determine fair market replacement value for all losses incurred in claim."
 - d. CSI's insurance work authorization form stated: "I hereby authorize CSI Renovations LLC to negotiate directly with my insurance company for repairs at the above address and negotiate property damage claim settlement."
5. CSI admits to the use of the improper language, but denies performing the acts of a public insurance adjuster in practice.
 6. Upon notification by the department, CSI cooperated with the department. On January 25, 2017, the department confirmed that CSI removed all language referencing the unauthorized practice of public insurance adjusting from its marketing brochure, website, damage report document, and insurance work authorization form. CSI agrees to comply with all insurance laws in the future.

CONCLUSIONS OF LAW

1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 101.101-101.156, and Ch. 4102.
2. TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 82.055, and 28 TEX. ADMIN. CODE § 1.47 give the commissioner authority to dispose of this case informally.
3. CSI engaged in the unauthorized practice of public insurance adjusting, in violation of TEX. INS. CODE § 4102.051 when CSI:
 - a. acted on behalf of the insured in negotiating for or effecting the settlement of a claim or claims for loss or damage under any policy of insurance covering real or personal property, as contemplated by TEX. INS. CODE § 4102.001(3)(A)(i); and
 - b. advertised, solicited business, or held itself out to the public as an adjuster of claims for loss or damage under any policy of insurance covering real or personal property, as contemplated by TEX. INS. CODE § 4102.001(3)(B).

It is ordered that CSI must cease and desist immediately and in perpetuity from:

- a. performing the acts of a public insurance adjuster or otherwise engaging in acts that constitute the business of insurance in Texas;

- b. making, publishing, disseminating, circulating or placing before the public, or causing, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public, in a newspaper, magazine, or other publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio or television station, or by electronic means, on the internet, in an email or via social media, or in any other way, an advertisement, announcement or statement containing any assertion, representation or statement with respect to performing the acts of public insurance adjuster, which is untrue, deceptive, or misleading; and
- c. using language in advertisements and/or business forms describing the acts of a public insurance adjuster or any activities related to conducting the unauthorized practice of public insurance adjusting or the business of insurance in Texas.

It is further ordered that CSI Renovations, LLC must pay an administrative penalty of \$2,000 within 30 days of the date of this order. The administrative penalty must be paid by cashier's check or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 60851, MC 9999, P.O. Box 149104, Austin, Texas 78714-9104.



Kent C. Sullivan
Commissioner of Insurance

APPROVED AS TO FORM AND CONTENT:



LaKisha T. Seldon McKay
Staff Attorney
Enforcement Section

