

No. **2025-9343**

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

**Date: 6/9/2025**

**Subject Considered:**

Cultural Insurance Services International, Inc.  
1 High Ridge Park  
Stamford, Connecticut 06905

Consent Order  
TDI Enforcement File No. 35971

**General remarks and official action taken:**

This is a consent order with Respondent (Cultural Insurance Services) because it failed to comply with requirements to maintain its third party administrator (TPA) certificate of authority. Cultural Insurance Services has agreed to pay an administrative penalty of \$35,000.

**Waiver**

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

**Findings of Fact**

1. On August 28, 2009, TDI issued Cultural Insurance Services a third party administrator (TPA) certificate of authority no. 2988762.
2. Texas law states that TPA certificates of authority are effective until suspended, canceled, or revoked.

## 2025-9343

Commissioner's Order

Cultural Insurance Services International, Inc.

Page 2 of 5

3. TPAs must file annual reports by June 30th of each year covering the preceding calendar year. The report must include an audited financial statement performed by an independent certified public accountant.
4. TPAs must pay a non-refundable \$200 filing fee for each annual report.
5. A TPA is subject to discipline, including revocation of its certificate of authority, if it fails to timely file its annual report.
6. Cultural Insurance Services failed to file its annual reports and pay the associated \$200 filing fees for calendar years 2019-2023.
7. On December 4, 2007, Cultural Insurance Services filed an application for registration as a foreign corporation with the Texas Secretary of State.
8. On October 30, 2009, the Texas Secretary of State forfeited the registration of Cultural Insurance Services.
9. Cultural Insurance Services has now filed its delinquent annual reports and paid the associated filing fees.
10. Cultural Insurance Services has now filed appropriate business registration documents with the Texas Secretary of State.

### **Conclusions of Law**

1. The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4151.051, 4151.056, 4151.205, 4151.206, 4151.212, 4151.301–4151.309; TEX. GOV'T CODE §§ 2001.003(1), 2001.051–2001.178; and, 28 TEX. ADMIN. CODE §§ 7.1601, 7.1603, and 7.1609.
2. The commissioner has authority to informally dispose of this matter as set forth under TEX. GOV'T CODE § 2001.056 and TEX. INS. CODE §§ 82.055 and 36.104.
3. Cultural Insurance Services 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.

# 2025-9343

Commissioner's Order

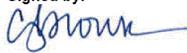
Cultural Insurance Services International, Inc.

Page 3 of 5

4. Cultural Insurance Services failed to timely file annual TPA reports by June 30th on a form prescribed by the commissioner, in violation of TEX. INS. CODE §§ 4151.205 and 4151.301(14), and 28 TEX. ADMIN. CODE § 7.1609.
5. Cultural Insurance Services failed to pay the annual \$200 TPA filing fee in violation of TEX. INS. CODE § 4151.206(a)(3) and 28 TEX. ADMIN. CODE § 7.1609(a).
6. Cultural Insurance Services failed to maintain at all times the qualifications for a certificate of authority, as required by TEX. INS. CODE § 4151.212 and 28 TEX. ADMIN. CODE § 7.1607(e).
7. Cultural Insurance Services has willfully violated an insurance law of this state, as contemplated by TEX. INS. CODE § 4151.301(1).
8. Cultural Insurance Services has willfully violated a commissioner rule, as contemplated by TEX. INS. CODE § 4151.301(10).

## Order

It is ordered that Cultural Insurance Services International, Inc. pay an administrative penalty of \$35,000 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:   
FC5D7EDDFFB84F8... \_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

  
\_\_\_\_\_

Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

**2025-9343**

Commissioner's Order

Cultural Insurance Services International, Inc.

Page 4 of 5

*Victor Moya III*

---

Victor Moya III, Staff Attorney  
Enforcement

