

No. **2025-9445**

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

**Date: 8/4/2025**

**Subject Considered:**

American Institute for CPCU dba CLM Group  
720 Providence Road  
Malvern, Pennsylvania 19355

Consent Order  
TDI Enforcement File No. 33912

**General remarks and official action taken:**

This is a consent order with American Institute for CPCU dba CLM Group (American Institute). American Institute presented a course and provided course certificates of completion after its provider identification was inactive. American Institute has agreed to pay a \$11,400 administrative penalty.

**Waiver**

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

**Findings of Fact**

Registered Continuing Education Provider

1. American Institute is registered as a continuing education and pre-licensing education provider by the department under provider identification number 156660.

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## Administration of Course After Inactive Status

2. Pursuant to 28 TEX. ADMIN. CODE § 19.1007(d), course certifications are valid for two years. The certification then expires, and the provider must resubmit the course for certification by the department.
3. On January 2, 2022, American Institute's *CLM All Lines Adjuster Pre-Licensing Course* (Course ID 110620) expired and American Institute failed to renew the course certification.
4. After expiration, American Institute continued to offer the course, and from January 4, 2022, through September 18, 2023, allowed 57 individuals to register for the course.
5. Of the 57 individuals that registered, 49 successfully completed the course and 36 individuals successfully completed the exam.
6. American Institute is no longer offering the expired course and maintains that the failure to renew was due to an oversight and not intentional conduct.

## **Conclusions of Law**

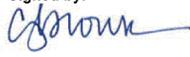
1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 4004.101–4004.105; 28 TEX. ADMIN. CODE §§ 19.1007, 19.1015, 19.1016, and 19.1017; and TEX. GOV'T. CODE §§ 2001.051–2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. American Institute 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. American Institute violated 28 TEX. ADMIN. CODE § 19.1007 by failing to renew its course certification.

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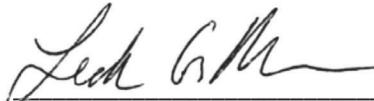
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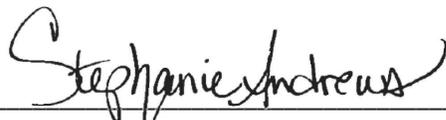
## Order

It is ordered that American Institute for CPCU dba CLM Group pay an administrative penalty of \$11,400 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:  
  
FC5D7EDDFFB4F8...  
Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
Stephanie Andrews, Staff Attorney  
Enforcement

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## Affidavit

STATE OF Florida §

§

COUNTY OF St. Johns §

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

"My name is Martina Zink Pernie. 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 Head of Strategy, Operations & Compliance, CLM and am the authorized representative of American Institute for CPCU dba CLM Group. I am duly authorized by said organization to execute this statement.

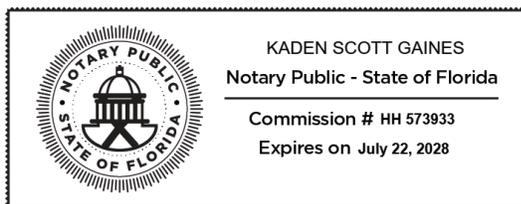
American Institute for CPCU dba CLM Group has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the State of Texas."

*Martina Zink Pernie*

Affiant

SWORN TO AND SUBSCRIBED before me on 24th June, 2025.

(NOTARY SEAL)



DRIVER LICENSE

*Kaden Scott Gaines*

Signature of Notary Public

Kaden Scott Gaines

Printed Name of Notary Public

Notarized remotely online using communication technology via Proof.