

No. **2025-9588**

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

Date: 11/3/2025

Subject Considered:

Andrew Paul Kuchar
Woodstock, GA 30188

Consent Order
TDI Enforcement File No. 37488

General remarks and official action taken:

This is a consent order with Andrew Paul Kuchar. Andrew Paul Kuchar failed to timely file surplus lines policies and related documents. Andrew Paul Kuchar has agreed to pay an administrative penalty of \$2,425 for these violations.

Waiver

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

Findings of Fact

1. Andrew Paul Kuchar (Kuchar), license number 2680987, 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 2024, Kuchar 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. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Kuchar has knowingly and voluntarily waived all procedural rights to which he 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. Kuchar violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renew surplus lines policies and related documents.

Order

It is ordered that Kuchar must pay an administrative penalty of \$2,425 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.

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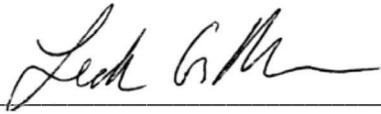
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Signed by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Priya Subramanian, Attorney
Enforcement

