

No. 2025-9602

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

**Date:** 11/17/2025

**Subject Considered:**

Insurance Office of America, Inc.  
PO Box 162207  
Altamonte Springs, Florida 32716-2207

Consent Order  
TDI Enforcement File No. 37508

**General remarks and official action taken:**

This is a consent order with Insurance Office of America, Inc. Insurance Office of America, Inc. failed to timely file surplus lines policies and related documents. Insurance Office of America, Inc. has agreed to pay an administrative penalty of \$5,575 for these violations.

**Waiver**

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

**Findings of Fact**

1. Insurance Office of America, Inc., license number 1654873, 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

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- 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.

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, Insurance Office of America, Inc. filed surplus lines policies and related documents late.
4. The commissioner previously disciplined Insurance Office of America, Inc. for violating TEX. INS. CODE § 981.105(a) in Official Order No. 2016-4708, entered on October 7, 2016; and Official Order No. 2017-5307, entered on December 7, 2017.

## Conclusions of Law

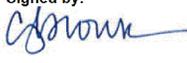
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Insurance Office of America, Inc. 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. Insurance Office of America, Inc. violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

## Order

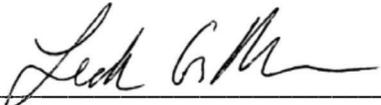
It is ordered that Insurance Office of America, Inc. must pay an administrative penalty of \$5,575 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

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Signed 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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Priya Subramanian, Staff Attorney  
Enforcement

