

No. 2025-9621

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

Date: 12/2/2025

Subject Considered:

Embroker Insurance Services LLC
24 Shotwell St.
San Francisco, CA 94103-3626

Consent Order
TDI Enforcement File No. 37537

General remarks and official action taken:

This is a consent order with Embroker Insurance Services LLC (Embroker). Embroker failed to timely file surplus lines policies and related documents. Embroker has agreed to pay an administrative penalty of \$1,225 for these violations.

Waiver

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

Findings of Fact

1. Embroker, license number 2246902, 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.

2025-9621

Commissioner's Order

Embroker Insurance Services LLC

Page 2 of 4

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, Embroker filed surplus lines policies and related documents late.
4. In March 2025, TDI assessed fees against Embroker because the late-filed surplus lines policies met at least one of the conditions in TEX. INS. CODE § 981.105(d-e).
5. Embroker did not timely pay the fees assessed pursuant to TEX. INS. CODE § 981.105(c-e).

Conclusions of Law

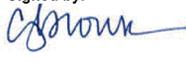
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3.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

2025-9621

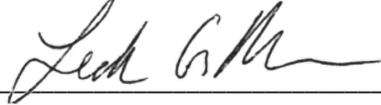
Commissioner's Order
Embroker Insurance Services LLC
Page 3 of 4

Order

It is ordered that Embroker Insurance Services LLC must pay an administrative penalty of \$1,225 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



Kaycee Crisp, Attorney
Enforcement

