

No. 2025-9623

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

Date: 12/2/2025

Subject Considered:

Freberg Environmental Inc.
Denver CO, 80202

Consent Order
TDI Enforcement File No. 37484

General remarks and official action taken:

This is a consent order with Freberg Environmental Inc. Freberg Environmental Inc. failed to timely file surplus lines policies and related documents. Freberg Environmental Inc. has agreed to pay an administrative penalty of \$2,150 for these violations.

Waiver

Freberg Environmental Inc. acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Freberg Environmental 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. Freberg Environmental Inc. (Freberg), license number 1627775, 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.

2025-9623

Commissioner's Order
Freberg Environmental Inc.
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, Freberg 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. Freberg 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. Freberg 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 Freberg Environmental Inc. must pay an administrative penalty of \$ 2,150 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.

2025-9623

Commissioner's Order
Freberg Environmental Inc.
Page 3 of 4

Signed by:

FC5D7EDDFFB84F8...
Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:


Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division


Priya Subramanian, Attorney
Enforcement

Commissioner's Order
Freberg Environmental Inc.
Page 4 of 4

Affidavit

THE STATE OF COLORADO §

§

COUNTY OF DENVER §

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

"My name is STACY BROWN. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

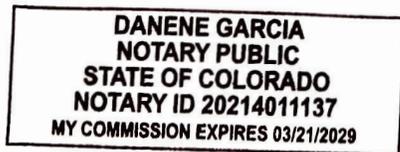
I hold the office of CEO and am the authorized representative of Freberg Environmental Inc. I am duly authorized by the organization to execute this statement.

Freberg Environmental Inc. 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."


Affiant

SWORN TO AND SUBSCRIBED before me on November 17th 2025.

(NOTARY SEAL)



Danene Garcia
Signature of Notary Public

Danene Garcia
Printed Name of Notary Public