

No. 2025-9634

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

**Date:** 12/3/2025

**Subject Considered:**

The Stern Insurance Brokerage, Inc.  
3235 Satellite Blvd. Ste. 300 Bldg. 400  
Duluth, GA 30096

Consent Order  
TDI Enforcement File No. 37501

**General remarks and official action taken:**

This is a consent order with The Stern Insurance Brokerage, Inc. The Stern Insurance Brokerage, Inc. failed to timely file surplus lines policies and related documents. The Stern Insurance Brokerage, Inc. has agreed to pay an administrative penalty of \$3,250 for these violations.

**Waiver**

The Stern Insurance Brokerage, Inc. acknowledges that the Texas Insurance Code and other applicable law provide certain rights. The Stern Insurance Brokerage, 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. The Stern Insurance Brokerage, Inc., license number 2745014, 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, The Stern Insurance Brokerage, Inc. 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. The Stern Insurance Brokerage, 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. The Stern Insurance Brokerage, 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 The Stern Insurance Brokerage, Inc. must pay an administrative penalty of \$3,250 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.

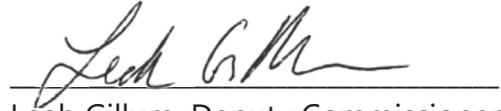
Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

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Recommended and reviewed by:

A handwritten signature in cursive script, appearing to read "Leah Gillum", written above a horizontal line.

Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

A handwritten signature in cursive script, appearing to read "Casey Dick", written above a horizontal line.

Casey Dick, Attorney  
Enforcement

