

No. 2025-9637

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

Date: 12/3/2025

Subject Considered:

Scottish American Insurance General Agency, Inc.
18271 McDermott W. Ste. D
Irvine, CA 92614-6754

Consent Order
TDI Enforcement File No. 37494

General remarks and official action taken:

This is a consent order with Scottish American Insurance General Agency, Inc. Scottish American Insurance General Agency, Inc. failed to timely file surplus lines policies and related documents. Scottish American Insurance General Agency, Inc. has agreed to pay an administrative penalty of \$2,925 for these violations.

Waiver

Scottish American Insurance General Agency, Inc. acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Scottish American Insurance General Agency, 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. Scottish American Insurance General Agency, Inc., license number 1818347, 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

2025-9637

Commissioner's Order

Scottish American Insurance General Agency, Inc.

Page 2 of 4

- 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, Scottish American Insurance General Agency, Inc. filed surplus lines policies and related documents late.
4. The commissioner previously disciplined Scottish American Insurance General Agency, Inc. for violating TEX. INS. CODE § 981.105(a) in Official Order No. 2024-8841, entered on September 20, 2024.

Conclusions of Law

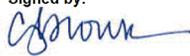
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3.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

2025-9637

Commissioner's Order
Scottish American Insurance General Agency, Inc.
Page 3 of 4

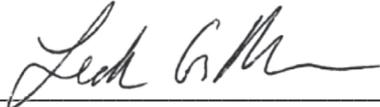
Order

It is ordered that Scottish American Insurance General Agency, Inc. must pay an administrative penalty of \$2,925 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:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Casey Dick, Attorney
Enforcement

Affidavit

THE STATE OF New York §

§

COUNTY OF Nassau §

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

"My name is Albert J. Turi. 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 Deputy General Counsel and am the authorized representative of Scottish American Insurance General Agency, Inc. I am duly authorized by the organization to execute this statement.

Scottish American Insurance General Agency, 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 11, 2025, 2025.

(NOTARY SEAL)

Kenneth J. Pagliughi
Notary Public, State of New York
Reg. No. 02PA6173513
Qualified in Nassau County
Commission Expires August 27, 2027



Signature of Notary Public

Kenneth J. Pagliughi
Printed Name of Notary Public