

No. 2026-9748

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

**Date: 01/21/2026**

**Subject Considered:**

Meadors Adams & Lee Inc  
100 River Market Ave. Ste. 300  
Little Rock, AR 72201-1798

Consent Order  
TDI Enforcement File No. 37541

**General remarks and official action taken:**

This is a consent order with Meadors Adams & Lee Inc (Meadors). For more than two years, Meadors failed to maintain the qualifications for a surplus lines license after its qualifying officer's individual license expired without renewal. Meadors continued to conduct surplus lines insurance activities thereafter, failed to timely notify TDI of a new qualifying officer for its surplus lines insurance activities, and failed to timely file surplus lines policies and related documents. Meadors has agreed to pay an administrative penalty of \$2,425 for these violations.

**Waiver**

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

**Findings of Fact**

1. Meadors, firm identification number 22681, holds a nonresident general lines license with a property and casualty qualification issued by the Texas Department of Insurance (TDI) on February 22, 2005. On July 26, 2012, Meadors was issued a life, accident, health, and HMO qualification. Meadors also holds a surplus lines license issued by TDI on November 13, 2017.

## 2026-9748

Commissioner's Order

Meadors Adams & Lee Inc.

Page 2 of 5

### Failure to Maintain Qualifications

2. A surplus lines agency in Texas must maintain certain qualifications for its corporate license. Specifically it must: have at least one officer or director who has passed the required surplus lines license examination; hold a current general lines agent license with a property and casualty qualification or a managing general agent (MGA) license; and, it must conduct its surplus lines insurance activities through an individual licensed under TEX. INS. CODE § 981.203.
3. From September 15, 2017, until May 31, 2023, Jeffrey D. Utecht (Utecht), individual identification number 1714657, was Meadors' active qualifying officer for the corporation's surplus lines license.
4. Utecht held both a general lines license with a property and casualty qualification and a surplus lines license beginning January 24, 2017, until May 31, 2023, when both licenses expired and were not renewed.
5. Utecht was granted a new surplus lines license on September 26, 2023, but he did not apply for a new general lines license.
6. After Utecht's licenses expired and nonrenewed, Meadors did not submit biographical information to TDI to add a new qualifying officer under whom it could conduct surplus lines activities.
7. Meadors failed to maintain the qualifications for its surplus lines license after May 31, 2023.
8. While it was not qualified, Meadors continued to conduct surplus lines insurance activities.
9. On November 14, 2025, Meadors submitted biographical information to re-associate and designate Utecht as its qualifying officer for the corporation's surplus lines license. Utecht currently maintains an active surplus lines license.

### Failure to Timely File Surplus Lines Policies

10. Pursuant to TEX. INS. CODE § 981.105(a), a surplus lines insurance agent must file with the Surplus Lines Stamping Office of Texas either:

# 2026-9748

Commissioner's Order

Meadors Adams & Lee Inc.

Page 3 of 5

- 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.

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.

11. In 2024, Meadors filed surplus lines policies and related documents late.
12. In March 2025, TDI assessed fees against Meadors because the late-filed surplus lines policies met at least one of the conditions in TEX. INS. CODE § 981.105(d-e).
13. Meadors 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, 981.105, 981.201-981.222, 4001.002, 4005.101, and 4005.102.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Meadors 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. Meadors violated TEX. INS. CODE §§ 981.203(a)(2)(A) and (C), 981.221, and 4001.254 by failing to maintain its qualifications for its corporate surplus lines license, specifically failing to have an officer or director who has passed the required surplus lines license examination, and conducting surplus lines insurance activities through an individual holding a surplus lines license.
5. Meadors violated TEX. INS. CODE § 4001.252(b)(1) and (c)(3) by failing to submit biographical information to add a new officer or director to administer and conduct

# 2026-9748

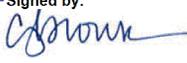
Commissioner's Order  
Meadors Adams & Lee Inc.  
Page 4 of 5

surplus lines insurance activities in this state, after its qualifying surplus lines officer was disassociated due to license expiration.

5. Meadors 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 Meadors Adams & Lee Inc must pay an administrative penalty of \$2,425 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

Recommended and reviewed by:

  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
Kaycee Crisp, Attorney  
Enforcement

