

No. **2026-9760**

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

**Date: 01/27/2026**

**Subject Considered:**

Builders and Tradesmen's Insurance Services, Inc.  
6610 Sierra College Blvd  
Rocklin, California 95677-4306

Consent Order  
TDI Enforcement File No. 37535

**General remarks and official action taken:**

This is a consent order with Builders and Tradesmen's Insurance Services, Inc. (BTIS). BTIS failed to timely file surplus lines policies and related documents. BTIS has agreed to pay an administrative penalty of \$50,000 for these violations.

**Waiver**

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

**Findings of Fact**

1. BTIS, license number 1540583, holds a surplus lines license issued by the Texas Department of Insurance (TDI).
2. BTIS also holds a surplus lines license in numerous other states.
3. 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

# 2026-9760

Commissioner's Order

Builders and Tradesmen's Insurance Services, 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.

4. In 2024, BTIS filed surplus lines policies and related documents late.
5. In April 2024, BTIS discovered a serious problem in its IT processing system and where one employee responsible for surplus lines filings was releasing the filing task in the IT system without having processed the filings as required. This employee is no longer with BTIS. BTIS acted promptly upon discovery of this issue to rectify the problem by manually reviewing thousands of documents to determine which policies needed to be filed.
6. All filings for Texas policies have now been filed and BTIS has timely paid the statutory late filing fees for the late filings based on the 2024 Annual report.
7. BTIS has also implemented new protocols to prevent a recurrence of this problem.
8. BTIS has cooperated with TDI and the Surplus Lines Stamping Office in resolving these later reporting issues.

## Conclusions of Law

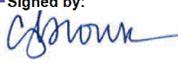
1. The commissioner of insurance has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021-84.044, and 981.105.
2. The commissioner of insurance has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. BTIS 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. BTIS violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents in calendar year 2024.

# 2026-9760

Commissioner's Order  
Builders and Tradesmen's Insurance Services, Inc.  
Page 3 of 4

## Order

It is ordered Builders and Tradesmen's Insurance Services, Inc. must pay an administrative penalty of \$50,000 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

  
\_\_\_\_\_  
Sydney Rosales, Attorney  
Enforcement

**Affidavit**

THE STATE OF California §

COUNTY OF Placer §

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

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

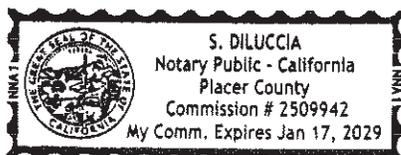
I hold the office of Senior Vice President, Head of Operations and am the authorized representative of Builders and Tradesmen's Insurance Services, Inc. I am duly authorized by the organization to execute this statement.

Builders and Tradesmen's Insurance Services, 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."

J. Keefe  
Affiant

SWORN TO AND SUBSCRIBED before me on 1/19, 2026.

(NOTARY SEAL)



S. Diluccia  
Signature of Notary Public

S. Diluccia  
Printed Name of Notary Public

### ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Placer

On 01/19/2026 before me, S.DiLuccia, Notary Public  
(insert name and title of the officer)

personally appeared Jessica Keefe (SVP Operations),  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

