

No. **2024-8641**

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

Date: 05/03/2024

Subject Considered:

Robert Trefzger
Houston, Texas

Consent Order
SOAH Docket No. 454-24-13955.C
TDI Enforcement File No. 33699

General remarks and official action taken:

This is a consent order with Robert Trefzger (Trefzger). Trefzger engaged in unauthorized insurance by accepting premiums from consumers and issuing fictitious certificates of insurance. Trefzger agrees to cease and desist from engaging in the business of insurance, not to apply for a license with the Texas Department of Insurance (TDI) for 10 years, and to payment of restitution.

Waiver

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

Findings of Fact

1. Trefzger, individual identification number 2260292, formerly held a general lines agent license with property and casualty qualification. Trefzger voluntarily surrendered his license on April 26, 2023.

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2. Trefzger continued to engage in the business of insurance after surrendering his license by accepting premiums from consumers and then issuing fictitious certificates of insurance.
3. Trefzger maintained a website and a Facebook profile that claimed he was an agent for Goosehead Insurance Agency (Goosehead) after he ceased being an agent with Goosehead on May 27, 2022.
4. In June 2023, after his license surrender, Trefzger received \$725 from insured C.D. for a renewal of a flood insurance policy through Wright National Flood Insurance Company, and in August 2023, Trefzger received \$1,033.54 from insured C.D. for a renewal of a hazard insurance policy through Incline Casualty Company. Trefzger failed to place the insurance for the insured and C.D. was unknowingly left without coverage.
5. In August 2023, after his license surrender, Trefzger accepted \$2,390.50 in premiums from S.W. for two homeowners insurance policies. Trefzger issued certificates of insurance purporting to provide coverage from Homeowners of America and Lemonade Insurance Company.
6. Trefzger has not had any active appointments with an insurance company since April 26, 2023. The certificates of insurance issued to S.W. were fictitious and there was no insurance coverage placed. The renewal insurance coverage was never placed for insured C.D.
7. Trefzger agrees not to apply for any permit, license, or other authorization issued or existing under the authority of the Commissioner of Insurance for 10 years from the date of this Order.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 101.103, and 101.105.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.

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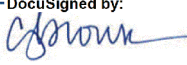
3. Trefzger has knowingly and voluntarily waived all procedural rights to which he may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Trefzger violated TEX. INS. CODE § 101.102 by engaging in the unauthorized business of insurance by directly or indirectly performing acts which constitute the business of insurance as defined in TEX. INS. CODE § 101.051.
5. Trefzger acted as an insurance agent without holding a license in violation of TEX. INS. CODE § 4001.101.

Order

It is ordered that Robert Trefzger immediately cease and desist from performing acts which constitute the business of insurance as defined in TEX. INS. CODE § 101.051. Robert Trefzger is ordered not to apply for the issuance of any permit, license, or other authorization issued or existing under the authority of the Commissioner of Insurance for 10 years from the date of this Order.

It is further ordered that Robert Trefzger make restitution to the victims under TEX. INS. CODE § 82.053 in the amount of \$2,390.50 to insured S.W. and \$1,758.54 to insured C.D.

Robert Trefzger must send proof of payment of the restitution to TDI within 30 days of the date of this order, to EnforcementReports@tdi.texas.gov.

DocuSigned by:

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Cassie Brown
Commissioner of Insurance

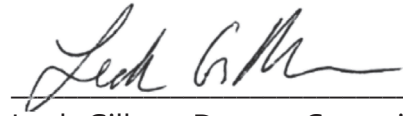
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Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sydney Moore, Staff Attorney
Enforcement

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Affidavit

STATE OF Texas §

§

COUNTY OF Bexar §

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

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

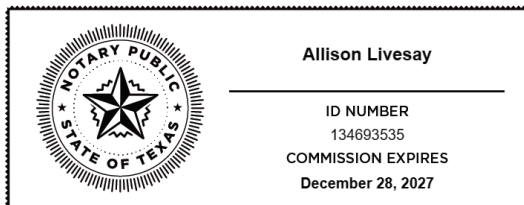
I have knowingly and voluntarily entered into the foregoing consent order and agree with and consent to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Robert Trefzger

Affiant

SWORN TO AND SUBSCRIBED before me on 22nd April, 2024.

(NOTARY SEAL)



Electronically signed and notarized online using the Proof platform.

Allison Livesay

Signature of Notary Public

Allison Livesay

Printed Name of Notary Public