No. **<u>2026-10017</u>**

Official Order
of the
Texas Commissioner of Insurance

Date: <u>07/08/2026</u>

Subjects Considered:

GEICO Indemnity Company
GEICO General Insurance Company
Government Employees Insurance Company
GEICO Advantage Insurance Company
GEICO Choice Insurance Company
GEICO Secure Insurance Company
GEICO County Mutual Insurance Company
GEICO Texas County Mutual Insurance Company
15 GEICO Blvd
Fredericksburg, Virginia 22406

Consent Order
TDI Enforcement File Nos. 37788, 37789, 37790, 37791, 37792, 37793, 37794, 37795

General remarks and official action taken:

This is a consent order with GEICO Indemnity Company, GEICO General Insurance Company, Government Employees Insurance Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, GEICO County Mutual Insurance Company, and GEICO Texas County Mutual Insurance Company (collectively, "GEICO Companies."). The GEICO Companies' rate filings contained errors which affected certain personal automobile policies. The GEICO Companies have agreed to pay an administrative penalty of $30,000 and restitution with interest to the affected policyholders.

Waiver

The GEICO Companies acknowledge that the Texas Insurance Code and other applicable law provide certain rights. The GEICO Companies waive all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. GEICO Indemnity Company, GEICO General Insurance Company, and Government Employees Insurance Company are foreign fire and casualty insurance companies holding certificates of authority to transact business in Texas.

2. GEICO Advantage Insurance Company, GEICO Choice Insurance Company, and GEICO Secure Insurance Company are foreign casualty insurance companies holding certificates of authority to transact business in Texas.

3. GEICO County Mutual Insurance Company and GEICO Texas County Mutual Insurance Company are both domestic county mutual companies holding a certificate of authority to transact business in Texas.

4. The GEICO Companies are affiliated and commonly-owned entities writing personal automobile insurance in Texas.

5. In June of 2025, TDI staff discovered errors regarding the VIN symbol tables in the GEICO Companies' personal automobile rate filings. After discussions with the GEICO Companies, they submitted amended rate filings in September of 2025.

6. The error affected certain automobile policies processed by the GEICO Companies between February 8, 2024, and November 18, 2025, and affected over 13,000 Texas policyholders. GEICO represents the error affected less than 1.1% of active policyholders during that time period. The error resulted in both premium overcharges and undercharges.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 801.051–801.053, 912.002, 912.101–912.152, 2251.101; and TEX. GOV'T. CODE §§ 2001.051–2001.178.

2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.

3. The GEICO Companies have knowingly and voluntarily waived all procedural rights to which they 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 GEICO Companies violated 28 TEX. ADMIN. CODE § 5.9334.

5. Pursuant to TEX. INS. CODE § 82.053, the commissioner is authorized to direct the GEICO Companies to make complete restitution to each policyholder impacted by the violation.

Order

It is ordered that the GEICO Companies pay, jointly and severally, an administrative penalty of $30,000 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.

It is further ordered that the GEICO Companies comply with the following:

a. The GEICO Companies must identify all personal automobile insurance policies that issued or renewed in Texas with effective dates from February 8, 2024, to November 18, 2025 (the Review Period) that were rated using an incorrect vehicle symbol.

b. For each policy in the Review Period, the GEICO Companies must calculate the corrected premium using the correct VIN symbol factor. If the premium charged is more than the corrected premium, the difference constitutes the "Overcharge."

c. The GEICO Companies must pay restitution in the form of a company check or account credit to each policyholder identified in the Review Period as having an Overcharge (the Qualifying Policyholders). The restitution check or account credit must include both the dollar amount of the overcharge plus simple interest due on the overcharge. The rate of interest is 5% per annum.

d. The GEICO Companies must mail the restitution checks or issue the account credits to the Qualifying Policyholders on or before November 30, 2026.

e. Any restitution checks that are returned to the GEICO Companies with an address correction must be promptly resent to the correct address. Funds from any restitution checks that are returned thereafter for incorrect addresses and from checks that are not negotiated must be reported and delivered to the comptroller pursuant to the procedures and deadlines set forth in TEX. PROP. CODE §§ 72.001 *et. seq.*, 73.001 *et. seq.*, and 74.001 *et. seq.*

f. On or before January 15, 2027, the GEICO Companies must report the restitution paid to the Qualifying Policyholders by submitting a complete and sortable electronic spreadsheet to the department. The spreadsheet must contain the following information:
    i. issuing company name;
    ii. policy number;
    iii. policyholder name;
    iv. policyholder address;
    v. effective date of the policy;
    vi. expiration date of the policy;
    vii. amount of Overcharge;
    viii. dollar amount of simple interest;
    ix. amount of Overcharge and interest;
    x. date(s) of mailing of restitution check or credits;
    xi. the total sum of all Overcharges;
    xii. the total sum of all simple interest; and
    xiii. the total sum of all restitution paid (total Overcharges plus the total of the simple interest).

g. The GEICO Companies must send all submissions required under the terms of this order by email to: EnforcementReports@tdi.texas.gov.

Signed by:
Amanda Crawford
FE10434BC41A470...

Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Leah Gillum

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

Mandy Meesey

Mandy Meesey, Associate Commissioner
Enforcement

2026-10017

Affidavit

STATE OF Maryland §
§
COUNTY OF Montgomery §

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

"My name is Kathleen Talley. 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 role of Sr. Director/ Assoc. General Counsel and am the authorized representative of GEICO Indemnity Company, GEICO General Insurance Company, Government Employees Insurance Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, GEICO County Mutual Insurance Company, and GEICO Texas County Mutual Insurance Company. I am duly authorized by said organizations to execute this statement.

GEICO Indemnity Company, GEICO General Insurance Company, Government Employees Insurance Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, GEICO County Mutual Insurance Company, and GEICO Texas County Mutual Insurance Company have knowingly and voluntarily entered into the foregoing consent order and agrees with and consent 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 June 23, 2026.

(NOTARY SEAL)

Abigail Ruiz Sierra
Signature of Notary Public

Abigail Ruiz Sierra
Printed Name of Notary Public

ABIGAIL RUIZ SIERRA
Notary Public - State of Maryland
Montgomery County
My Commission Expires Feb 13, 2030