

No. 2026-9819

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

Date: 03/02/2026

Subject Considered:

First Light Program Managers, Inc.
2800 West State Road 84 STE 116
Dania, Florida 33312

Consent Order
TDI Enforcement File No. 37507

General remarks and official action taken:

This is a consent order with First Light Program Managers, Inc. (First Light). First Light failed to timely file surplus lines policies and related documents. First Light has agreed to pay an administrative penalty of \$3,425 for these violations.

Waiver

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

Findings of Fact

1. First Light, license number 1611546, 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
 - 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.

2026-9819

Commissioner's Order
First Light Program Managers, Inc.
Page 2 of 4

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, First Light filed surplus lines policies and related documents late.
4. In March 2025, TDI assessed fees against First Light because the late-filed surplus lines policies met at least one of the conditions in TEX. INS. CODE § 981.105(d-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, 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. First Light 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. First Light 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 First Light must pay an administrative penalty of \$3,425 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:

Amanda Crawford

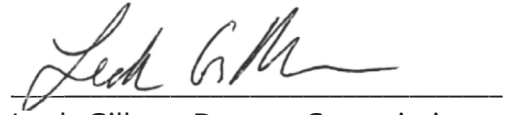
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Amanda Crawford
Commissioner of Insurance

2026-9819

Commissioner's Order
First Light Program Managers, Inc.
Page 3 of 4

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Jacob Harry, Attorney
Enforcement

Affidavit

THE STATE OF Florida

§

COUNTY OF Broward

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

"My name is Janet Fender. 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 CEO President and am the authorized representative of First Light Program Managers, Inc. I am duly authorized by the organization to execute this statement.

First Light Program Managers 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."

Janet Fender
Affiant

SWORN TO AND SUBSCRIBED before me on 2/18, 2026.

(NOTARY SEAL)



[Handwritten Signature]

Signature of Notary Public

Angela Medina

Printed Name of Notary Public