

No. **2025-9589**

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

Date: 11/3/2025

Subject Considered:

Cover Whale Insurance Solutions Inc.
180 Maiden Lane #802
New York, New York 10038-5008

Consent Order
TDI Enforcement File No. 35193

General remarks and official action taken:

This is a consent order with Cover Whale Insurance Solutions Inc. Cover Whale Insurance Solutions Inc. failed to timely file surplus lines policies and related documents in 2023 and 2024. Cover Whale Insurance Solutions Inc. has agreed to pay an administrative penalty of \$24,000 for these violations.

Waiver

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

Findings of Fact

1. Cover Whale Insurance Solutions Inc., license number 2472902, 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

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- 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.

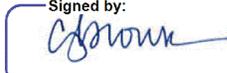
3. In 2023 and 2024, Cover Whale Insurance Solutions Inc. filed surplus lines policies and related documents late.
4. In March 2024 and March 2025, TDI assessed fees against Cover Whale Insurance Solutions Inc. because the late-filed surplus lines policies met at least one of the conditions in TEX. INS. CODE § 981.105(d-e).
5. The commissioner previously disciplined Cover Whale Insurance Solutions Inc. for violating TEX. INS. CODE § 981.105(a) in Official Order No. 2023-8264, entered on October 3, 2023.
6. Cover Whale Insurance Solutions Inc. reported its compliance issues to the department and represented it undertook corrective action to address and remediate the issues that gave rise to late filings that carried over to the additional applicable reporting periods necessary to complete the remediation.

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. Cover Whale Insurance Solutions Inc. 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. Cover Whale Insurance Solutions Inc. violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

Order

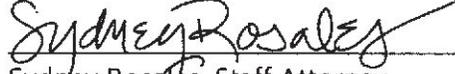
It is ordered that Cover Whale Insurance Solutions Inc. must pay an administrative penalty of \$24,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

Signed by: 
FC5D7EDDFFB4F8... _____
Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sydney Rosales, Staff Attorney
Enforcement

Approved as to form and content:



Greg E. Mitchell
Counsel for Cover Whale Insurance Solutions Inc.

