

No. 2025-9630

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

**Date:** 12/3/2025

**Subject Considered:**

HUB International Midwest Limited  
203 N. La Salle St., FL 20  
Chicago, IL 60601

Consent Order  
TDI Enforcement File No. 37504

**General remarks and official action taken:**

This is a consent order with HUB International Midwest Limited (HUB Midwest). HUB Midwest failed to timely file surplus lines policies and related documents. HUB Midwest has agreed to pay an administrative penalty of \$8,025 for these violations.

**Waiver**

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

**Findings of Fact**

1. HUB Midwest, license number 1436490, 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.

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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, HUB Midwest filed surplus lines policies and related documents late.
4. The commissioner previously disciplined HUB Midwest for violating TEX. INS. CODE § 981.105(a) in Official Order No. 3314, entered on May 28, 2014; Official Order No. 2018-5751, entered on December 12, 2018; Official Order No. 2020-6261, entered on February 26, 2020; Official Order No. 2020-6550, entered on November 9, 2020; and Official Order No. 2024-8823, entered on September 16, 2024.

## 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. HUB Midwest 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. HUB Midwest violated TEX. INS. CODE § 981.105(a) by failing to timely file new or renewal surplus lines policies and related documents.

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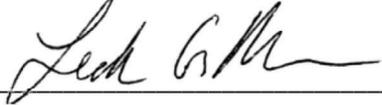
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## Order

It is ordered that HUB International Midwest Limited must pay an administrative penalty of \$8,025 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:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
Nancy Williams, Attorney  
Enforcement

