

No. 2025-9654

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

Date: 12/10/2025

Subject Considered:

Willis Towers Watson Northeast, Inc.
200 Liberty Street
New York, New York 10281

Consent Order
TDI Enforcement File No. 37533

General remarks and official action taken:

This is a consent order with Willis Towers Watson Northeast, Inc. (Willis Towers). Willis Towers failed to timely file surplus lines policies and related documents. Willis Towers has agreed to pay an administrative penalty of \$27,750 for these violations.

Waiver

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

Findings of Fact

1. Willis Towers, license number 14826, 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, Willis Towers filed surplus lines policies and related documents late.
4. The commissioner previously disciplined Willis Towers for violating TEX. INS. CODE § 981.105(a) in Official Order No. 2022-7596, entered November 4, 2022; Official Order No. 2023-8320, entered November 2, 2023; and Official Order No. 2024-8894, entered on October 7, 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. Willis Towers 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. Willis Towers 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 Willis Towers Watson Northeast, Inc. must pay an administrative penalty of \$27,750 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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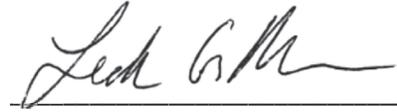
Cassie Brown

Commissioner of Insurance

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Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Jacob Harry, Attorney
Enforcement

Affidavit

THE STATE OF New Jersey §

COUNTY OF Somerset §

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

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

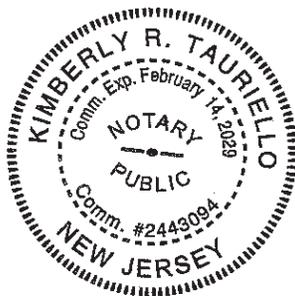
I hold the office of Vice President and am the authorized representative of Willis Towers Watson Northeast, Inc. I am duly authorized by the organization to execute this statement.

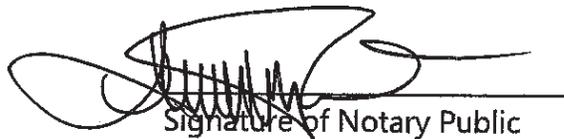
Willis Towers Watson Northeast, Inc. has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."


Affiant

SWORN TO AND SUBSCRIBED before me on November 13 2025, 2025.

(NOTARY SEAL)




Signature of Notary Public

Kimberly R. Tauriello
Printed Name of Notary Public