

No. **2026-9754**

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

Date: 01/22/2026

Subject Considered:

INVO Underwriting LLC
PO Box 800
Oak Ridge, Tennessee 37831-0800

Consent Order
TDI Enforcement File No. 37511

General remarks and official action taken:

This is a consent order with INVO Underwriting LLC (INVO). INVO failed to timely file surplus lines policies and related documents. INVO has agreed to pay an administrative penalty of \$4,900 for these violations.

Waiver

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

Findings of Fact

1. INVO, license number 1979902, 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.

2026-9754

Commissioner's Order
INVO Underwriting LLC
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, INVO filed surplus lines policies and related documents late.
4. In March 2025, TDI assessed fees against INVO 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. INVO 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. INVO 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 INVO must pay an administrative penalty of \$4,900 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:

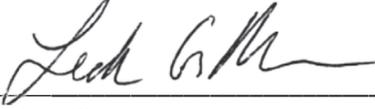
FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

2026-9754

Commissioner's Order
INVO Underwriting LLC
Page 3 of 4

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Jacob Harry, Attorney
Enforcement

Affidavit

THE STATE OF Tennessee §

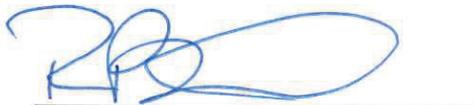
COUNTY OF Anderson §

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

"My name is Russ Rymer. 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 INVO Underwriting LLC. I am duly authorized by the organization to execute this statement.

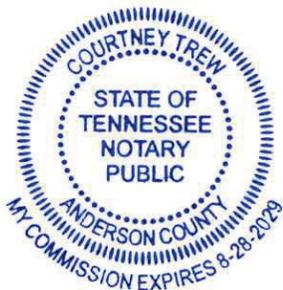
INVO Underwriting LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."



Affiant

SWORN TO AND SUBSCRIBED before me on January 12, 2026

(NOTARY SEAL)



Courtney Trew
Signature of Notary Public

Courtney Trew
Printed Name of Notary Public