

No. 2026-9927

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

**Date: 05/18/2026**

**Subject Considered:**

Hanover Specialty Insurance Brokers, Inc.  
The Office of General Counsel  
440 Lincoln St.  
Worcester, MA 01653-0002

Consent Order  
TDI Enforcement File No. 37544

**General remarks and official action taken:**

This is a consent order with Hanover Specialty Insurance Brokers, Inc. (Hanover Specialty). Hanover Specialty failed to timely file surplus lines policies and related documents. Hanover Specialty has agreed to pay an administrative penalty of \$13,500 for these violations.

**Waiver**

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

**Findings of Fact**

1. Hanover Specialty, license number 1416871, 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 2024 and 2025, Hanover Specialty filed surplus lines policies and related documents late.
4. In March 2025 and 2026, TDI assessed fees against Hanover Specialty because the late-filed surplus lines policies met at least one of the conditions in TEX. INS. CODE § 981.105(d-e).
5. Hanover Specialty did not timely pay the fees assessed for calendar year 2024, but did timely pay those assessed fees for calendar year 2025, pursuant to TEX. INS. CODE § 981.105(c-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. INS. CODE § 82.055, TEX. GOV'T CODE § 2001.056, and 28 TEX. ADMIN. CODE § 1.47.
3. Hanover Specialty 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. Hanover Specialty 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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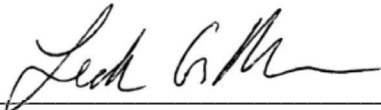
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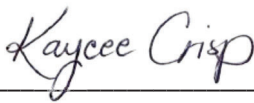
## Order

It is ordered that Hanover Specialty Insurance Brokers, Inc. must pay an administrative penalty of \$13,500 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:  
  
FE10434BC41A470... \_\_\_\_\_  
Amanda Crawford  
Commissioner of Insurance

Recommended and reviewed by:

  
\_\_\_\_\_  
Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division

  
\_\_\_\_\_  
Kaycee Crisp, Attorney  
Enforcement

**Affidavit**

THE STATE OF MASSACHUSETTS §

§

COUNTY OF WORCESTER §

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

"My name is Stephanie Mottola. 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 President, Alternative Markets and am the authorized representative of Hanover Specialty Insurance Brokers, Inc. I am duly authorized by the organization to execute this statement.

Hanover Specialty Insurance Brokers, 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."

*Stephanie Mottola*  
Affiant

SWORN TO AND SUBSCRIBED before me on MAY, 6, 2026.

(NOTARY SEAL)

*Adam Stanhope*  
Signature of Notary Public

ADAM E. STANHOPE  
Printed Name of Notary Public

