

No. **2026-9972**

**Official Order
of the
Texas Commissioner of Workers' Compensation**

Date: 6/10/2026

Subject Considered:

The Travelers Indemnity Company of Connecticut
1 Tower Square
Hartford, Connecticut 06183-0001

Consent Order
DWC Enforcement File Nos. 38588 & 38589

General remarks and official action taken:

This is a consent order with The Travelers Indemnity Company of Connecticut (Respondent). The commissioner of the Texas Department of Insurance, Division of Workers' Compensation (DWC) considers whether DWC should take disciplinary action against Respondent.

Waiver

Respondent acknowledges that the Texas Labor Code and other applicable laws provide certain rights. Respondent waives all of these rights, and any other procedural rights that apply, in consideration of the entry of this consent order.

Findings of Fact

1. Respondent holds a certificate of authority issued by the Texas Department of Insurance to transact the business of insurance pursuant to Tex. Ins. Code §§ 801.051-801.053 and is licensed to write workers' compensation/employers' liability insurance in Texas.
2. Respondent was classified as "average" tier in the 2020, 2022, and 2024 Performance Based Oversight (PBO) assessments.

Failure to Timely Pay Attorney Fees Ordered by DWC

File No. 38589

3. Between Sept. 2, 2025, and Dec. 9, 2025, DWC ordered Respondent to pay \$2,240 in attorney fees for representing an injured employee at a rate of 25% of each income benefit paid to the injured employee.
4. Between Oct. 9, 2025, and Dec. 12, 2025, Respondent paid benefits to the injured employee (IE) on multiple dates. However, Respondent failed to timely pay \$1,284.66 in attorney fees at the approved rate, as follows:

	<u>Benefits Paid to IE</u>	<u>Attorney Fee Owed</u>	<u>Date Due</u>	<u>Date Paid</u>	<u>Days Late</u>
a.	\$2,766.96	\$691.74	10-29-2025	12-25-2025	47
b.	\$395.28	\$98.82	11-03-2025	12-25-2025	42
c.	\$395.28	\$98.82	11-10-2025	12-25-2025	35
d.	\$395.28	\$98.82	11-17-2025	12-25-2025	28
e.	\$395.28	\$98.82	11-24-2025	01-13-2026	50
f.	\$395.28	\$98.82	12-04-2025	12-25-2025	11
g.	\$395.28	\$98.82	12-12-2025	12-25-2025	3

Failure to Timely Pay Accrued Temporary Income Benefits (TIBs) with Interest

File No. 38588

5. Respondent was required to pay TIBs to the injured employee in File No. 38589 from Nov. 26, 2025, through Dec. 9, 2025. The TIBs payments were due seven days after the first day of the pay period. Respondent failed to timely pay \$592.92 in TIBs, as follows:

	<u>Payment Period</u>	<u>Date Due</u>	<u>Date Paid</u>	<u>Days Late</u>
a.	11-26-2025 to 12-02-2025	12-03-2025	12-04-2025	1
b.	12-03-2025 to 12-09-2025	12-10-2025	12-12-2025	2

6. On Jan. 13, 2026, Respondent paid interest 40 and 32 days late, respectively.

Assessment of Sanction

1. Failure to provide income benefits in a timely and cost-effective manner is harmful to injured employees. Further, failure to timely pay attorney fees ordered by DWC hinders the division's goal of providing a
and is harmful to the Texas workers' compensation system.
2. In assessing the sanction for this case, DWC fully considered the following factors in Tex. Lab. Code § 415.021(c) and 28 Tex. Admin. Code § 180.26(e):
 - the seriousness of the violation, including the nature, circumstances, consequences, extent, and gravity of the prohibited act;
 - the history and extent of previous administrative violations;
 - the violator's demonstration of good faith, including actions it took to rectify the consequences of the prohibited act;
 - the penalty necessary to deter future violations;
 - whether the administrative violation had a negative impact on the delivery of benefits to an injured employee;
 - the history of compliance with electronic data interchange requirements;
 - the economic benefit resulting from the prohibited act; and
 - other matters that justice may require, including, but not limited to:
 - PBO assessments;
 - prompt and earnest actions to prevent future violations;
 - self-report of the violation;
 - the size of the company or practice;
 - the effect of a sanction on the availability of health care; and
 - evidence of heightened awareness of the legal duty to comply with the Texas Workers' Compensation Act and DWC rules.
3. DWC found the following factors in Tex. Lab. Code § 415.021(c) and 28 Tex. Admin. Code § 180.26(e) to be aggravating:
 - a. the seriousness of the violations, including \$1,877.58 in income benefits and attorney fee payments delivered up to 50 days late. Further, violation of a DWC order is a priority violation under Tex. Lab. Code § 402.0235;
 - b. Respondent's prior history of similar violations, including a recent consent order involving late attorney fee payments;
 - c. a penalty is necessary to deter future violations; and
 - d. the negative impact on the delivery of \$592.92 in benefits to an employee.

4. DWC is aware of no mitigating factors pursuant to Tex. Lab. Code § 415.021(c) and 28 Tex. Admin. Code § 180.26(e).
5. Respondent acknowledges communicating with DWC about the relevant statute and rule violations alleged; that the facts establish that the administrative violation(s) occurred; and that the proposed sanction is appropriate, including the factors DWC considered under Tex. Lab. Code § 415.021(c) and 28 Tex. Admin. Code § 180.26(e).
6. Respondent acknowledges that, in assessing the sanction, DWC considered the factors in Tex. Lab. Code § 415.021(c) and 28 Tex. Admin. Code § 180.26(e).

Conclusions of Law

1. The commissioner has jurisdiction over this matter pursuant to Tex. Lab. Code §§ 402.001, 402.00114, 402.00116, 402.00128, 414.002, and 414.003.
2. The commissioner has the authority to dispose of this case informally pursuant to Tex. Gov't Code § 2001.056, Tex. Lab. Code §§ 401.021 and 402.00128(b)(6)-(7), and 28 Tex. Admin. Code § 180.26(h) and (i).
3. Respondent 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 intent to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, a rehearing by the commissioner, and judicial review.
4. Pursuant to Tex. Lab. Code § 415.021, the commissioner may assess an administrative penalty against a person who commits an administrative violation.
5. Pursuant to Tex. Lab. Code § 415.002(a)(20) and (22), an insurance carrier or its representative commits an administrative violation each time it fails to comply with a DWC rule or a provision of the Texas Workers' Compensation Act.

Failure to Timely Pay Attorney Fees Ordered by DWC

File No. 38589

6. Pursuant to Tex. Lab. Code §§ 415.021(a) and 415.0035(e), an insurance carrier commits an administrative violation if it violates, fails to comply with, or refuses to comply with a DWC order.
7. Pursuant to 28 Tex. Admin. Code § 152.1(c), insurance carriers are required to pay attorney fees ordered by DWC. The insurance carrier must begin payment out of the approved income benefits by mailing a check to the attorney within seven days after receiving the order. As the insurance carrier pays income benefits, it must pay attorney fees until the fees are completely paid or income benefits cease.
8. Respondent violated Tex. Lab. Code §§ 415.002(a)(20) and (22); 415.021(a); 415.0035(e); and 28 Tex. Admin. Code § 152.1(c) by failing to timely comply with a DWC order to pay attorney fees.

Failure to Timely Pay Accrued TIBs

File No. 38588

9. Pursuant to Tex. Lab. Code § 408.101, an employee is entitled to TIBs if the employee has a disability and has not attained maximum medical improvement.
10. Pursuant to Tex. Lab. Code §§ 408.081 409.023, and 415.002(a)(16), an insurance carrier must pay benefits weekly, as and when the benefits accrue, without order from the commissioner.
11. Pursuant to Tex. Lab. Code §§ 408.081; 408.082; and 28 Tex. Admin. Code § 124.7, an insurance carrier is required to initiate payment of TIBs no later than the seventh day after the accrual date.
12. Respondent violated Tex. Lab. Code §§ 409.023; 415.002(a)(16), (20), and (22); and 28 Tex. Admin. Code § 124.7 each time Respondent failed to initiate TIBs.

Failure to Timely Pay Interest

File No. 38588

13. Pursuant to Tex. Lab. Code § 408.064 and 28 Tex. Admin. Code § 126.12(b), accrued but unpaid income benefits and interest shall be paid in a lump sum.
14. Respondent violated Tex. Lab. Code §§ 408.064; 415.002(a)(20) and (22); and 28 Tex. Admin. Code § 126.12(b) each time Respondent failed to timely pay interest with accrued but unpaid income benefits.

Order

It is ordered that The Travelers Indemnity Company of Connecticut must pay an administrative penalty of \$2,500 within 30 days from the date the Commissioner signs the order.

After receiving an invoice from DWC, The Travelers Indemnity Company of Connecticut must pay the administrative penalty either: (1) by electronic transfer using the State Invoice Payment Service; OR (2) by company check, cashier's check, or money order.

To ensure proper check or money order processing:

- Make the check payable to "Texas Division of Workers' Compensation";
- Enclose a copy of the attached invoice with the check or money order; and
- Mail the check or money order to the Texas Department of Insurance, Attn: DWC Enforcement Section, MC AO-9999, PO Box 12030, Austin, Texas 78711-2030.



Jeff Nelson
Commissioner
TDI, Division of Workers' Compensation

Approved Form and Content:



Tyrus Housh
Staff Attorney, Enforcement
Compliance and Investigations
TDI, Division of Workers' Compensation

Unsworn Declaration

STATE OF TEXAS

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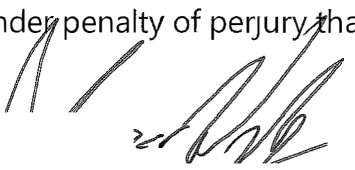
COUNTY OF DALLAS

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Pursuant to the Tex Civ. Prac and Rem. Code § 132.001(a), (b), and (d), my name is ALAN WITKMAN. I hold the position of VICE PRESIDENT and am the authorized representative of The Travelers Indemnity Company of Connecticut My business address is.

1301 E. LOCUST BLVD. Richardson Dallas TX 75081
 (Street) (City) (County) (State) (ZIP Code)

I am executing this declaration as part of my assigned duties and responsibilities. I declare under penalty of perjury that the facts stated in this document are true and correct



 Declarant

Executed on 14 May, 2026