

INSURER COMPLIANCE REPORT

April 30, 2026



Michael Yaworsky
Insurance Commissioner

Table of Contents

Purpose and Scope 2

Organization of the Report 3

Regulated Entities License 3

All Actions Taken Pursuant to s. 624.310, F.S. 3

Fines 4

Monetary Restitution..... 9

Examinations and Investigations..... 10

Financial Examinations..... 10

Property and Casualty Examinations 10

Life and Health Examinations 10

Investigations with Violations of Law or Rule 13

Purpose and Scope

Pursuant to section 624.315(4), Florida Statutes (F.S.), the Florida Office of Insurance Regulation (OIR or office) shall:

Create a report detailing all actions of the office to enforce insurer compliance with this code and all rules and orders of the office or department during the previous year. For each of the following, the report must detail the insurer or other licensee or registrant against whom such action was taken; whether the office found any violation of law or rule by such party, and, if so, detail such violation; and the resolution of such action, including any penalties imposed by the office. The report must be published on the website of the office and submitted to the commission, the President of the Senate, the Speaker of the House of Representatives, and the legislative committees with jurisdiction over matters of insurance on or before January 31 of each year. The report must include, but need not be limited to:

- 1. The revocation, denial, or suspension of any license or registration issued by the office.*
- 2. All actions taken pursuant to s. 624.310, F.S.*
- 3. Fines imposed by the office for violations of this code.*
- 4. Consent orders entered into by the office.*
- 5. Examinations and investigations conducted and completed by the office pursuant to ss. 624.316 and 624.3161, F.S.*
- 6. Investigations conducted and completed, by line of insurance, for which the office found violations of law or rule but did not take enforcement action.*

Each quarter, the office shall create a report detailing all actions of the office to enforce insurer compliance during the previous quarter. The report must include, but need not be limited to, the subjects that must be included in the annual report under paragraph (a). The report must be submitted to the commission, the President of the Senate, the Speaker of the House of Representatives, and the legislative committees with jurisdiction over matters of insurance. The report is due on or before April 30, July 31, October 31, and January 31, respectively, for the immediately preceding quarter. The report due January 31 may be included within the annual report required under paragraph (a).

The office need not include within any report required under this subsection information that would violate any confidentiality provision included within any agreement, order, or consent order entered into or adopted by the office.

Organization of the Report

OIR is responsible for all activities concerning insurers and other risk-bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision, as provided under the Florida Insurance Code (this code or the Code) or Chapter 636, F.S.

This report details market conduct actions taken by OIR’s property and casualty and life and health market regulation and financial oversight business units against regulated entities during the first quarter of 2026 (January 1 – March 31, 2026).

Previous reports are available [here](#).

Regulated Entities License

The revocation, denial, or suspension of any license or registration issued by the office

During the first quarter of 2026, OIR issued the following orders of revocation, denial, or suspension of a license or registration issued by OIR:

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Cigna Health and Life Insurance Company	Violation of Consent Order No. 401787-25, failure to file the required prior notice for a dividend paid on November 17, 2025.	Health	\$100,000	Penalty by Letter
EviCore Healthcare MSI, LLC	Violation of section 626.89(2), F.S., failure to include the required consolidating or combining worksheet as part of the audited financial statements covering period ending December 31, 2024.	Health	\$5,000	Penalty by Letter

All Actions Taken Pursuant to s. 624.310, F.S.

During the first quarter of 2026, OIR did not issue any orders of revocation, denial, or suspension of any license or registration issued by OIR. Previous consent orders issued against unlicensed entities are available on OIR’s website [here](#).

Fines

Fines imposed by the office for violations of this code

Section 624.4211(1), F.S., provides that if OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under Chapter 624, F.S. OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer. A violation of the Code could result in any of the following:

- For nonwillful violations, OIR may issue fines up to \$25,000 per violation, up to an aggregate amount of \$100,000 for all nonwillful violations arising out of the same action, related to a covered loss or claim caused by an emergency for which the Governor declared a state of emergency pursuant to s. 252.36, F.S.
- For all other nonwillful violations arising out of the same action, OIR may issue fines up to \$12,500 per violation, up to an aggregate amount of \$50,000.
- For knowing and willful violations of a lawful order or rule of the office or commission or a provision of this code, OIR may impose a fine upon the insurer up to \$200,000 for each such violation, up to an aggregate amount of \$1 million for violations arising out of the same action, related to a covered loss or claim caused by an emergency for which the Governor declared a state of emergency pursuant to s. 252.36, F.S.
- For all other knowing and willful violations arising out of the same action, OIR may issue fines up to \$100,000 per violation, up to an aggregate amount of \$500,000.

In the first quarter of 2026, OIR issued fines to 42 insurers. Details for each fine are available below:

Life & Health

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
American Retirement Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$3,000	Penalty by Letter
Canada Life Assurance Company (Us Business of The)	Did not timely file Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$6,000	Penalty by Letter
Canada Life Assurance Company (Us Business of The)	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rule 69O-157.111(2), (4), and (5), F.A.C.	Life & Health	\$6,000	Penalty by Letter
Christian Fidelity Life Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Christian Fidelity Life Insurance Company	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rules 69O-157.111(2), (4), and (5), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Clover Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$10,000	Penalty by Letter
Clover Insurance Company	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rules 69O-157.111(2), (4), and (5), F.A.C.	Life & Health	\$10,000	Penalty by Letter
CSI Life Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 69O-157.111(6), F.A.C.	Life & Health	\$10,000	Penalty by Letter
Empower Annuity Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$6,000	Penalty by Letter
Empower Annuity Insurance Company of America	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$6,000	Penalty by Letter
Federal Life Insurance Company	Did not timely file the Freedom to Travel Report pursuant to section 626.9541(1)(dd), F.S. and Rule 69O-125.003, F.A.C.	Life & Health	\$6,000	Penalty by Letter
First Continental Life & Accident Insurance Co	Did not timely file the Freedom to Travel Report pursuant to section 626.9541(1)(dd), F.S. and Rule 69O-125.003, F.A.C.	Life & Health	\$6,000	Penalty by Letter
First Liberty Insurance Corporation (The)	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty by Letter
Florida Health Solution, Corp.	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Florida Health Solution, Corp.	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 69O-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Greater Health Trust	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rule 69O-157.111(2), (4), and (5), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Health Care Service Corporation, A Mutual Legal Reserve Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 69O-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Healthspring National Health Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$3,000	Penalty by Letter
Insurance Company of The State Of Pennsylvania	Did not timely file Life & Health Gross Annual Premium and Enrollment pursuant to section 627.9175, F.S.	Life & Health	\$12,500	Penalty by Letter
Leaders Life Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 69O-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Leaders Life Insurance Company	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rule 69O-157.111(2), (4), and (5), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Liberty Insurance Underwriters Inc.	Did not timely file Multiple Medicare Supplement Reporting pursuant to section 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	Case No 401477-25-CO
Liberty Insurance Underwriters Inc.	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty by Letter
Loyal American Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$3,000	Penalty by Letter
Mutual Of America Life Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Mutual Of America Life Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 69O-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
New England Life Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 69O-157.111(8) and 69O-157.116(8), F.A.C.	Life & Health	\$6,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Nylife Insurance Company of Arizona	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 690-157.111(6), F.A.C.	Life & Health	\$6,000	Penalty by Letter
Old American Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 690-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Oxford Life Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 690-157.111(8) and 690-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Oxford Life Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 690-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Pillar Life Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 690-157.111(6), F.A.C.	Life & Health	\$10,000	Penalty by Letter
Southern Life and Health Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 690-157.111(8) and 690-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter
State Automobile Mutual Insurance Company	Did not timely file Multiple Medicare Supplement Reporting pursuant to section 627.6737, F.S. and Rule 690-156.018, F.A.C.	Life & Health	\$6,000	Case No 401476-25-CO
State Automobile Mutual Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty by Letter
Sterling Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to section 627.9175(2)(a), F.S.	Life & Health	\$12,500	Penalty by Letter
Truspire Retirement Insurance Company	Did not timely file the Long-Term Care Suitability Report pursuant to Rules 690-157.111(8) and 690-157.116(8), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Truspire Retirement Insurance Company	Did not timely file the Long-Term Care Claims Denial Report pursuant to Rule 690-157.111(6), F.A.C.	Life & Health	\$12,500	Penalty by Letter
Truspire Retirement Insurance Company	Did not timely file the Long-Term Care Replacement & Lapse Report pursuant to Rule 690-157.111(2), (4), and (5), F.A.C.	Life & Health	\$12,500	Penalty by Letter

Pharmacy Benefit Manager

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Benecard Services, Inc.	Biennial examination of the Pharmacy Benefit Manager for compliance with applicable provisions of the Florida Insurance Code as required by sections 626.8825 and 626.8827, F.S.	Pharmacy Benefit Manager	\$60,000	Penalty by Letter
CarelonRx, Inc.	Biennial examination of the Pharmacy Benefit Manager for compliance with applicable provisions of the Florida Insurance Code as required by sections 626.8825 and 626.8827, F.S.	Pharmacy Benefit Manager	\$20,000	Penalty by Letter

Premium Finance

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Associated Acceptance of Florida, Inc.	Triennial examination of the premium finance company for compliance with applicable provisions of the Florida Insurance Code as required by section 627.834, F.S.	Premium Finance	\$2,000	Penalty by Letter
Express Premium Finance Company, L.L.C.	Triennial examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by section 627.834, F.S.	Premium Finance	\$4,000	Penalty by Letter
Honor Capital Corporation	Triennial examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by section 627.834, F.S.	Premium Finance	\$3,000	Penalty by Letter
IPFS Corporation	Triennial examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by section 627.834, F.S.	Premium Finance	\$500	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Tepco Premium Finance L.L.C.	Triennial examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by section 627.834, F.S.	Premium Finance	\$10,000	Penalty by Letter

Property & Casualty

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Ascot Insurance Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty by Letter
Bitco National Insurance Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty by Letter
Incline Casualty Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty by Letter
Mainsail Insurance Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty by Letter
Old Dominion Insurance Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty by Letter
Spinnaker Insurance Company	Did not timely file Market Intelligence Report pursuant to section 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty by Letter
Starr Indemnity & Liability Company	Unauthorized activity pursuant to section 634.031(1), F.S.	Property & Casualty	\$125,000	<u>Case No 401823-25-CO</u>

Monetary Restitution

In the first quarter of calendar year 2026, OIR required insurers to return \$8,185,091.66 in monetary restitution directly to Florida consumers in addition to completing other corrective actions upon conclusion of market conduct investigations and examinations.

Examinations and Investigations

Examinations and investigations conducted and completed by the office pursuant to ss. 624.316 and 624.3161

Financial Examinations

OIR monitors the financial condition of regulated entities through financial examinations. OIR is statutorily required to conduct a financial examination of each domestic insurer at least once every five years. In first quarter of 2026, OIR's property and casualty financial oversight business unit completed 2 financial examinations, and OIR's life and health financial oversight business unit completed no financial examinations.

Completed property and casualty financial examination reports are available on OIR's website [here](#). Completed life and health financial examinations are available on OIR's website [here](#).

A list of examinations and investigations completed in first quarter of 2026 is below:

Property and Casualty Examinations

Company	Line of Insurance
Businessfirst Insurance Company	Property & Casualty
Retailfirst Insurance Company	Property & Casualty

Life and Health Examinations

There were no financial examinations completed during the quarter for Life and Health.

Market Conduct Examinations

Life & Health

Company	Line of Insurance
Cigna Health And Life Insurance Company	Life & Health

Pharmacy Benefit Manager

Company	Line of Insurance
Benecard Services, Inc.	Pharmacy Benefit Manager
CarelonRx, Inc.	Pharmacy Benefit Manager
DST Pharmacy Solutions Inc.	Pharmacy Benefit Manager
FairosRx, LLC	Pharmacy Benefit Manager

Premium Finance

Company	Line of Insurance
Associated Acceptance of Florida, Inc.	Premium Finance
Dab Premium Finance LLC	Premium Finance
Del Rio Discount Corporation	Premium Finance
Express Premium Finance Company, L.L.C.	Premium Finance
Honor Capital Corporation	Premium Finance
IPFS Corporation	Premium Finance
National Premium Budget Plan Corporation	Premium Finance
Tepco Premium Finance L.L.C.	Premium Finance

Property & Casualty

Company	Line of Insurance
Heritage Property & Casualty Insurance Company	Property & Casualty
Surety And Fidelity Association of America	Property & Casualty

Market Conduct Investigations

Life & Health

Company	Line of Insurance
Aetna Health Inc.	Life & Health
American Family Life Assurance Company of Columbus	Life & Health
American Retirement Life Insurance Company	Life & Health
Amfirst Specialty Insurance Company	Life & Health
Benefit Logistics Insurance Company	Life & Health
Betterlife	Life & Health
Blue Cross & Blue Shield of Florida, Inc.	Life & Health
Canada Life Assurance Company (Us Business of The)	Life & Health
Canada Life Assurance Company (Us Business of The)	Life & Health
Centene Venture Company Florida	Life & Health
Christian Fidelity Life Insurance Company	Life & Health
Christian Fidelity Life Insurance Company	Life & Health
Clover Insurance Company	Life & Health
Clover Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
CSI Life Insurance Company	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company of America	Life & Health
EOB TPA LLC	Life & Health
Federal Life Insurance Company	Life & Health
First Continental Life & Accident Insurance Co	Life & Health
First Liberty Insurance Corporation (The)	Life & Health
Florida Health Solution, Corp.	Life & Health

Company	Line of Insurance
Florida Health Solution, Corp.	Life & Health
Greater Health Trust	Life & Health
Health Care Service Corporation, A Mutual Legal Reserve Company	Life & Health
Healthspring National Health Insurance Company	Life & Health
Humana Insurance Company	Life & Health
Humana Insurance Company	Life & Health
Insurance Company of The State Of Pennsylvania	Life & Health
Leaders Life Insurance Company	Life & Health
Leaders Life Insurance Company	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Loyal American Life Insurance Company	Life & Health
Mutual Of America Life Insurance Company	Life & Health
Mutual Of America Life Insurance Company	Life & Health
New England Life Insurance Company	Life & Health
Nylife Insurance Company of Arizona	Life & Health
Old American Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Pillar Life Insurance Company	Life & Health
Premier Health Solutions, LLC	Life & Health
Southern Life and Health Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
Sterling Life Insurance Company	Life & Health
Thin Blue Line Benefit Association, LLC	Life & Health
Transamerica Life Insurance Company	Life & Health
Truspire Retirement Insurance Company	Life & Health
Truspire Retirement Insurance Company	Life & Health
Truspire Retirement Insurance Company	Life & Health
United Of Omaha Life Insurance Company	Life & Health
United States Fire Insurance Company	Life & Health
Unum Insurance Company	Life & Health

Property & Casualty

Company	Line of Insurance
American Dream Auto Protect	Property & Casualty
American Family Connect Property & Casualty Insurance Company	Property & Casualty
American Traditions Insurance Company	Property & Casualty
Ascot Insurance Company	Property & Casualty
Bitco National Insurance Company	Property & Casualty

Company	Line of Insurance
Castle Key Insurance Company	Property & Casualty
Farmers Casualty Insurance Company	Property & Casualty
First Protective Insurance Company	Property & Casualty
Homeowners Choice Property & Casualty Insurance Company, Inc.	Property & Casualty
Incline Casualty Company	Property & Casualty
Liberty Mutual Personal Insurance Company	Property & Casualty
Mainsail Insurance Company	Property & Casualty
Monarch National Insurance Company	Property & Casualty
National Casualty Company	Property & Casualty
Old Dominion Insurance Company	Property & Casualty
One Alliance North America Insurance Company	Property & Casualty
People's Trust Insurance Company	Property & Casualty
Safeco Insurance Company of Illinois	Property & Casualty
Spinnaker Insurance Company	Property & Casualty
Spinnaker Insurance Company	Property & Casualty
Starr Indemnity & Liability Company	Property & Casualty
Tower Hill Insurance Exchange	Property & Casualty
United Automobile Insurance Company	Property & Casualty

Investigations with Violations of Law or Rule

Investigations conducted and completed, by line of insurance, for which the office found violations of law or rule but did not take enforcement action

As part of its market regulation efforts, on a monthly basis, OIR reviews data from multiple sources, including information from the Florida Department of Financial Services Division of Consumer Services, direct consumer complaints, data calls issued by OIR, legislators and their constituents, insurance agents, and other industry stakeholders.

OIR's primary concern is that consumers' issues are properly and timely resolved. If an issue is identified, OIR can take action through an informal inquiry, investigation, or examination.

In the first quarter of 2026, OIR did not conduct and complete any investigation in which a violation of law or rule was found but enforcement action was not taken.



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