INSURER COMPLIANCE REPORT

July 31, 2026

FLORIDA OFFICE OF Insurance Regulation

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 12
Examinations and Investigations 13
- Financial Examinations 13
- Property and Casualty Examinations 13
- Life and Health Examinations 14

Investigations with Violations of Law or Rule 18

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 second quarter of 2026 (April 1, 2026 – June 30, 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 second 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
Mirra Health Care, LLC	Delegated claims-processing and other functions to unlicensed offshore entities and failed to produce contracts when examined pursuant to Section 626.884, F.S.	Third Party Administrator	License Restriction	Final Order: Case No. 402554-26 Consent Order: Case No. 402554-26-CO

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

During the second quarter of 2026, there was 1 cease-and-desist order issued to companies operating as unlicensed entities. Previous consent orders issued against unlicensed entities are available on OIR's website here. Details for the initial and final cease and desist orders are available below:

Company	Insurance Type	Action Taken	Consent Order
Arizona Premium Finance Co., Inc.	Premium Finance	Final Order to Cease and Desist	Case No. 401333-25-FO Issued June 17, 2026

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 second quarter of 2026, OIR issued fines to 66 insurers. Details for each fine are available below:

Life & Health

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Ace American Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Ace Fire Underwriters Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Ace Property and Casualty Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Allstate Insurance Company	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	$10,000	Penalty by Letter
Allstate Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
American Automobile Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
American Retirement Life Insurance Company	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	$10,000	Penalty by Letter
Argonaut Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Atlantic Coast Life Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$10,000	Penalty by Letter
Atlantic Coast Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$10,000	Penalty by Letter
Atlantic Coast Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter
Axis Specialty Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter
Bankers Standard Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Centurion Casualty Company	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	$10,000	Penalty by Letter
Centurion Casualty Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Clover 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
Educators Life Insurance Company of America	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$10,000	Penalty by Letter
Fireman's Fund Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
First Continental Life & Accident Insurance Co	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
First Continental Life & Accident Insurance Co	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	Penalty by Letter
Guardian Life Insurance Company of America	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter
Healthspring National Health Insurance Company	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	$10,000	Penalty by Letter
Insurance Company of North America	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Loyal American Life Insurance Company	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	$10,000	Penalty by Letter
Mutual Of America Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
National Security Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$10,000	Penalty by Letter
National Security Insurance Company	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	$10,000	Penalty by Letter
National Surety Corporation	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
National Western Life Insurance Company	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	$10,000	Penalty by Letter
Nippon Life Insurance Company of America	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter
Oceanview Life and Annuity Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
Ohio State Life Insurance Company (The)	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$6,000	Penalty by Letter
Oxford Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
Ozark National Life 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
Park Avenue Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Pioneer Pacific Consultants, Inc.	Administering business on behalf of authorized insurers without a Certificate of Authority	Life & Health	$30,000	Consent Order: Case No. 402943-26 CO
Secur, Inc.	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
Sentinel Security Life Insurance Company	Did not timely file the Long-Term Care Rescission Report pursuant to Rule 69O-157.111(9), F.A.C.	Life & Health	$10,000	Penalty by Letter
Sentinel Security Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$10,000	Penalty by Letter
Southern Guaranty Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting pursuant to Section 627.9175(2)(a), F.S.	Life & Health	$10,000	Penalty by Letter
Sterling Life Insurance Company	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	$10,000	Penalty by Letter
The Chesapeake Life Insurance Company	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	Penalty by Letter
Triple-S Vida, Inc.	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
Truspire Retirement Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment Report pursuant to Section 627.9175, F.S.	Life & Health	$12,500	Penalty by Letter
Wichita National Life Insurance Company	Did not timely file the Freedom to Travel data pursuant to Rule 69O-125.003, F.A.C.	Life & Health	$10,000	Penalty by Letter

Pharmacy Benefit Manager

In the second quarter of calendar year 2026, no fines were issued to Pharmacy Benefit Managers.

Premium Finance

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Classicplan Premium Financing, Inc.	Triennial examination 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
Coral Finance Company	Triennial examination 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
Finanz, LLC	Triennial examination 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
HNO Premium Finance Corp.	Triennial examination for compliance with the applicable provisions of the Florida Insurance Code as required by Section 627.834, F.S.	Premium Finance	$8,000	Penalty by Letter
Siuprem, Inc.	Triennial examination for compliance with the applicable provisions of the Florida Insurance Code as required by Section 627.834, F.S.	Premium Finance	$6,000	Penalty by Letter
Total Premium Finance LLC	Triennial examination 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
Acstar Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S.	Property & Casualty	$10,000	Penalty by Letter
American Mobile Insurance Exchange	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$12,500	Penalty by Letter
Amex Assurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$6,000	Penalty by Letter
ASI Home Insurance Corp.	Did not timely file the Assignment of Benefits Report pursuant to Section 627.7152(12), F.S.	Property & Casualty	$10,000	Penalty by Letter
Beazley Insurance Company, Inc.	Did not timely file the Assignment of Benefits Report pursuant to Section 627.7152(12), F.S.	Property & Casualty	$10,000	Penalty by Letter
Builders Alliance Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Builders Mutual Insurance Company	Did not timely file the Assignment of Benefits Report pursuant to Section 627.7152(12), F.S.	Property & Casualty	$10,000	Penalty by Letter
Builders Mutual Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Builders Premier Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Century-National Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S.	Property & Casualty	$10,000	Penalty by Letter
Direct General Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
Imperial Fire and Casualty Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
Integon Indemnity Corporation	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
Integon Preferred Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
Mid-Century Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
National American Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter
National Interstate Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Orion180 Select Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S	Property & Casualty	$10,000	Penalty by Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Pennsylvania Lumbermens Mutual Insurance Company	Did not timely file the Assignment of Benefits Report pursuant to Section 627.7152(12), F.S.	Property & Casualty	$10,000	Penalty by Letter
Pennsylvania Lumbermens Mutual Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Sompo America Fire & Marine Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S.	Property & Casualty	$12,500	Penalty by Letter
Sompo America Insurance Company	Did not timely file the Florida Property Claims Lifecycle Reporting pursuant to Section 624.424(11), F.S.	Property & Casualty	$12,500	Penalty by Letter
Sunz Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Triumphe Casualty Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter
Vanliner Insurance Company	Did not timely file the annual Property and Casualty Calendar Year Experience Report pursuant to Section 627.915(2) & (5), F.S.	Property & Casualty	$10,000	Penalty by Letter

Monetary Restitution

In the second quarter of calendar year 2026, OIR required insurers to return $69,758.11 in monetary restitution directly to Florida consumers in addition to completing other corrective actions upon conclusion of market conduct investigations and examinations. Additionally, Guardian Life Insurance Company of America agreed to return $2,079,414 to affected individuals, per Case No. 401505-25-CO.

Examinations and Investigations

Examinations and investigations conducted and completed by the office pursuant to Sections 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 the second quarter of 2026, OIR's property and casualty financial oversight business unit completed 19 financial examinations, and OIR's life and health financial oversight business unit completed 6 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 second quarter of 2026 is below:

Property and Casualty Examinations

Company	Line of Insurance
Accredited Surety and Casualty Company, Inc.	Property & Casualty
American Family Home Insurance Company	Property & Casualty
American Integrity Insurance Company	Property & Casualty
American Southern Home Insurance Company	Property & Casualty
CATIC Title Insurance Company	Property & Casualty
Condo Owners Reciprocal Exchange	Property & Casualty
Continental Heritage Insurance Company	Property & Casualty
First Floridian Auto and Home Insurance Company	Property & Casualty
First Mile Insurance Company	Property & Casualty
Florida Citrus, Business & Industries Fund	Property & Casualty
Loggerhead Reciprocal Interinsurance Exchange	Property & Casualty
Manatee Insurance Exchange	Property & Casualty
Orange Insurance Exchange	Property & Casualty
Ovation Home Insurance Exchange	Property & Casualty
PracticeProtection Casualty Company	Property & Casualty
Roche Surety and Casualty Company, Inc.	Property & Casualty
Safeport Insurance Company	Property & Casualty
Slide Insurance Company	Property & Casualty
Tailrow Insurance Exchange	Property & Casualty

Life and Health Examinations

Company	Line of Insurance
American Fidelity Life Insurance Company	Life & Health
Blue Cross & Blue Shield of Florida, Inc.	Life & Health
Florida Combined Life Insurance Company, Inc	Life & Health
Hannover Life Reassurance Company of America	Life & Health
ShelterPoint Insurance Company	Life & Health
Solstice Benefits, Inc.	Life & Health

Market Conduct Examinations

Life & Health

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

Pharmacy Benefit Manager

There were no market conduct examinations completed during the quarter for Pharmacy Benefit Manager companies.

Premium Finance

Company	Line of Insurance
Citation Finance Co., Inc.	Premium Finance
Classicplan Premium Financing, Inc.	Premium Finance
Coral Finance Company	Premium Finance
Finanz, LLC	Premium Finance
Granada Premium Finance Co	Premium Finance
HNO Premium Finance Corp.	Premium Finance
Insurance Finance Specialist, Inc.	Premium Finance
Oakenshield Finance and Fidelity LLC	Premium Finance
Siuprem, Inc.	Premium Finance
Total Premium Finance LLC	Premium Finance

Property & Casualty

There were no market conduct examinations completed during the quarter for Property and Casualty.

Market Conduct Investigations

Life & Health

Company	Line of Insurance
Ace American Insurance Company	Life & Health
Ace Fire Underwriters Insurance Company	Life & Health
Ace Property and Casualty Insurance Company	Life & Health
Allstate Insurance Company	Life & Health
Allstate Insurance Company	Life & Health
American Automobile Insurance Company	Life & Health
American Retirement Life Insurance Company	Life & Health
Argonaut Insurance Company	Life & Health
Atlantic Coast Life Insurance Company	Life & Health
Atlantic Coast Life Insurance Company	Life & Health
Atlantic Coast Life Insurance Company	Life & Health
Axis Specialty Insurance Company	Life & Health
Bankers Standard Insurance Company	Life & Health
Betterlife	Life & Health
Centurion Casualty Company	Life & Health
Centurion Casualty Company	Life & Health
Clover Insurance Company	Life & Health
Educators Life Insurance Company of America	Life & Health
Fireman's Fund Insurance Company	Life & Health
First Continental Life & Accident Insurance Co	Life & Health
First Continental Life & Accident Insurance Co	Life & Health
Guardian Life Insurance Company of America	Life & Health
Healthspring National Health Insurance Company	Life & Health
Insurance Company of North America	Life & Health
Loyal American Life Insurance Company	Life & Health
Mutual of America Life Insurance Company	Life & Health
National Security Insurance Company	Life & Health
National Security Insurance Company	Life & Health
National Surety Corporation	Life & Health
National Western Life Insurance Company	Life & Health
Nippon Life Insurance Company of America	Life & Health
Northwestern Mutual Life Insurance Company	Life & Health
Oceanview Life and Annuity Company	Life & Health
Ohio State Life Insurance Company (The)	Life & Health
Oxford Life Insurance Company	Life & Health

Company	Line of Insurance
Ozark National Life Insurance Company	Life & Health
Park Avenue Life Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
Secur, Inc.	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Southern Guaranty Insurance Company	Life & Health
Sterling Life Insurance Company	Life & Health
The Chesapeake Life Insurance Company	Life & Health
Triple-S Vida, Inc.	Life & Health
Truspire Retirement Insurance Company	Life & Health
Westfield Insurance Company	Life & Health
Westfield Select Insurance Company	Life & Health
Wichita National Life Insurance Company	Life & Health

Property & Casualty

Company	Line of Insurance
Acstar Insurance Company	Property & Casualty
American Home Shield of Florida, Inc	Property & Casualty
American Mobile Insurance Exchange	Property & Casualty
Amex Assurance Company	Property & Casualty
Arizona Premium Finance Co., Inc.	Property & Casualty
ASI Home Insurance Corp.	Property & Casualty
ASI Select Insurance Corp.	Property & Casualty
Beazley Insurance Company, Inc.	Property & Casualty
Builders Alliance Insurance Company	Property & Casualty
Builders Mutual Insurance Company	Property & Casualty
Builders Mutual Insurance Company	Property & Casualty
Builders Premier Insurance Company	Property & Casualty
Century-National Insurance Company	Property & Casualty
Century-National Insurance Company	Property & Casualty
Direct General Insurance Company	Property & Casualty
Geico Advantage Insurance Company	Property & Casualty
Geico Casualty Company	Property & Casualty
Geico Choice Insurance Company	Property & Casualty
Geico General Insurance Company	Property & Casualty
Geico Indemnity Company	Property & Casualty
Geico Marine Insurance Company	Property & Casualty
GoAuto Insurance Company	Property & Casualty
Government Employees Insurance Company	Property & Casualty
Ideal Auto Protect	Property & Casualty

Company	Line of Insurance
Imperial Fire and Casualty Insurance Company	Property & Casualty
Imperial Fire and Casualty Insurance Company	Property & Casualty
Integon Indemnity Corporation	Property & Casualty
Integon Preferred Insurance Company	Property & Casualty
Mid-Century Insurance Company	Property & Casualty
National American Insurance Company	Property & Casualty
National Interstate Insurance Company	Property & Casualty
Orion180 Select Insurance Company	Property & Casualty
Pennsylvania Lumbermens Mutual Insurance Company	Property & Casualty
Pennsylvania Lumbermens Mutual Insurance Company	Property & Casualty
Progressive Select Insurance Company	Property & Casualty
Sompo America Fire & Marine Insurance Company	Property & Casualty
Sompo America Insurance Company	Property & Casualty
Sunz Insurance Company	Property & Casualty
Trident Reciprocal Exchange	Property & Casualty
Triumphe Casualty Company	Property & Casualty
Vanliner 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 second 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.

FLOIR.gov

J. Edwin Larson Building
200 E. Gaines Street
Tallahassee, Florida 32399
Phone: (850) 413-3140