

INSURER COMPLIANCE REPORT

October 31, 2025



Michael Yaworsky
Insurance Commissioner

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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 actions taken by OIR to enforce compliance for regulated entities during the third quarter of 2025 (July 1 – September 30, 2025).

Previous reports are available [here](#).

Regulated Entities License

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

During the third quarter of 2025, OIR issued the following orders of revocation, denial, or suspension of a license or registration issued by OIR:

Company	License or Registration Type	Action Taken	Reason for Action	Consent Order
Gold Kidney of Florida, Inc.	Certificate of Authority	Suspension	Violation of the Medicare Advantage expansion consent order for not providing a funding plan, evidence of additional funding of actual losses, and revised financial projections; Failure to timely file 2024 Annual Holding Company Registration pursuant to s. 628.801(1) F.S. Violation of Certificate of Authority consent order requiring prior written approval from the Office before appointment of CEO and CFO; Failure to provide Office with required corrective action plan pursuant to Rule 690-191.076(1) F.A.C.	Case No 401395-25-CO – Effective September 12, 2025

Orange Medical Plan, LLC	Certificate of Authority	Suspension	Failure to file 2024 Annual Financial Statement pursuant to s. 624.424, F.S.; Failure to maintain required net worth pursuant to s. 627.828(1), F.S.	Case No 401338-25-FO – Effective September 22, 2025
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All Actions Taken Pursuant to s. 624.310, F.S.

Fines

Fines imposed by the office for violations of this code

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
AIG Assurance Company	Did not timely file the annual Personal & Commercial Residential Property Claims Litigation Reporting pursuant to s. 624.424(11), F.S.	Property & Casualty	\$12,500	Case No 401296-25-CO
AIG Assurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401358-25-CO
AIG Property Casualty Company	Did not timely file the annual Personal & Commercial Residential Property Claims Litigation Reporting pursuant to s. 624.424(11), F.S.	Property & Casualty	\$12,500	Case No 401297-25-CO

AIG Property Casualty Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401364-25-CO
AIU Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401361-25-CO
Alert Auto Insurance Company	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$6,000	PENALTY BY LETTER
Allied World Insurance Company	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER
American Coastal Insurance Company	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$400,000	Case No 401794-25-CO

American Hallmark Insurance Company of Texas	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER
American Home Assurance Company	Did not timely file the annual P&C Calendar Year Experience Report Pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401360-25-CO
American Inter-Fidelity Exchange	Did not timely file the annual P&C Calendar Year Experience Report Pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$3,000	Case No 401373-25-CO
American Mobile Insurance Exchange	Violations resulting from a market conduct exam related to Hurricanes Ian and Idalia claims-handling operations	Property & Casualty	\$400,000	Case No 401311-25-CO
American Pet Insurance Company	Knowingly collecting a premium for insurance coverage that is not in place or will not be provided pursuant to s. 626.9541(1)(o)1., F.S.	Property & Casualty	\$50,000	Case No 401353-25-CO

AmeriHealth Caritas Florida, Inc.	Operating with an unlicensed Third-Party Administrator in Florida pursuant to s. 626.8817(2), F.S.	Life & Health	\$10,000	Case No 400624-24-CO
Centauri Specialty Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$3,000	Case No 401370-25-CO
Centauri Specialty Insurance Company	Did not timely file the annual Personal & Commercial Residential Property Claims Litigation Reporting pursuant to s. 624.424(11), F.S.	Property & Casualty	\$3,000	Case No 401298-25-CO
Clear Blue Insurance Company	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$400,000	Case No 401796-25-CO
Commerce and Industry Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401359-25-CO

Delta Dental Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.637, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	Case No 401480-25-CO
Dentegra Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.637, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	Case No 401481-25-CO
Fortegra Specialty Insurance Company	Did not timely file the annual Professional Liability Claims Report pursuant to s. 627.912 & 627.9126, F.S.	Property & Casualty	\$3,000	PENALTY BY LETTER
Gateway Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$6,000	Case No 401371-25-CO
Glatfelter Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401366-25-CO

Granite State Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401357-25-CO
Hallmark Insurance Company	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER
Illinois National Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401365-25-CO
Insurance Company of the State of Pennsylvania	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401362-25-CO
Insuremax Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$3,000	Case No 401372-25-CO

Kin Interinsurance Network	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$250,000	Case No 401879-25-CO
Loyalty Premium Finance, LLC	Tri-Annual examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by s. 627.834, F.S.	Property & Casualty	\$10,000	Case No 401597-25-CO
Medco Containment Life Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.637, F.S., & Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	Case No 401475-25-CO
Monarch National Insurance Company	Violations resulting from a market conduct exam related to Hurricanes Ian claims-handling operations	Property & Casualty	\$325,000	Case No 401303-25-CO
Munich Reinsurance America, Inc.	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER

National Union Fire Insurance Co. of Pittsburgh, PA	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401363-25-CO
New Hampshire Insurance Company	Did not timely file the annual P&C Calendar Year Experience Report Pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$12,500	Case No 401367-25-CO
Red River Finance, Inc.	Tri-Annual examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by s. 627.834, F.S.	Property & Casualty	\$2,000	Case No 401301-25-CO
Rockhill Insurance Company	Did not timely file the annual Professional Liability Claims Report pursuant to s. 627.912 & 627.9126, F.S.	Property & Casualty	\$3,000	PENALTY BY LETTER
Samsung Fire & Marine Insurance Co., LTD. (US Branch)	Did not timely file the annual P&C Calendar Year Experience Report pursuant to s. 627.915(2) & (5), F.S.	Property & Casualty	\$6,250	Case No 401368-25-CO

Samsung Fire & Marine Insurance Co., LTD. (US Branch)	Did not timely file the annual Professional Liability Claims Report pursuant to s. 627.912 & 627.9126, F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER
Sutton National Company	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$50,000	Case No 401795-25-CO
TypTap Insurance Company	Violations resulting from a market conduct exam related to Hurricanes Ian and Idalia claims-handling operations	Property & Casualty	\$150,000	Case No 401791-25-CO
Unique Insurance Company	Did not timely file the annual Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	PENALTY BY LETTER
Universal North America Insurance Company	Did not timely file the annual Personal & Commercial Residential Property Claims Litigation Reporting pursuant to s. 624.424(11), F.S.	Property & Casualty	\$12,500	Case No 401299-25-CO

XPro Funding Corp	Tri-Annual examination of the premium finance company for compliance with the applicable provisions of the Florida Insurance Code as required by s. 627.834, F.S.	Property & Casualty	\$2,600	Case No 401412-25-CO
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Monetary Restitution

In the third quarter of calendar year 2025, OIR required insurers to return \$6,995,805.40 in monetary restitution directly to Florida consumers in addition to completing other corrective actions upon conclusion of OIR’s investigations and examinations.

Examinations and Investigations

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

Property and Casualty Financial Examinations

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

Life and Health Financial Examinations

Company	Line of Insurance
American Specialty Health Insurance Company	Accident & Health, Credit Life, Credit Disability
BUPA Insurance Company	Accident & Health, Group Life and Annuities, Life

Market Conduct Examinations

Company	Line of Insurance
American Coastal Insurance Company	Property & Casualty
American Mobile Insurance Exchange	Property & Casualty
Clear Blue Insurance Company	Property & Casualty
Kin Interinsurance Network	Property & Casualty
Loyalty Premium Finance, LLC	Premium Finance
Monarch National Insurance Company	Property & Casualty
Red River Finance, Inc.	Premium Finance
Sun-East Funding, LLC	Premium Finance
Sutton National Insurance Company	Property & Casualty
TypTap Insurance Company	Property & Casualty
Xpro Funding Corp.	Premium Finance

Market Conduct Investigations

Company	Line of Insurance
AIG Assurance Company	Property & Casualty
AIG Assurance Company	Property & Casualty

AIG Property Casualty Company	Property & Casualty
AIG Property Causality Company	Property & Casualty
AIU Insurance Company	Property & Casualty
Alert Auto Insurance Company	Property & Casualty
Allied World Insurance Company	Property & Casualty
American Hallmark Insurance Company of Texas	Property & Casualty
American Home Assurance Company	Property & Casualty
American Inter-Fidelity Exchange	Property & Casualty
American Pet Insurance Company	Property & Casualty
AmeriHealth Caritas Florida, Inc.	Life & Health
ASE Protection	Property & Casualty
Castle Key Indemnity Company	Property & Casualty
Castle Key Insurance Company	Property & Casualty
Centauri Specialty Insurance Company	Property & Casualty
Centauri Specialty Insurance Company	Property & Casualty
Champion Car Warranty	Property & Casualty
Commerce and Industry Insurance Company	Property & Casualty
Delta Dental Insurance Company	Life & Health
Dentegra Insurance Company	Life & Health
FlipShield Protection	Property & Casualty
Fortegra Specialty Insurance Company	Property & Casualty
Gateway Insurance Company	Property & Casualty
Glatfelter Insurance Company	Property & Casualty
Granite State Insurance Company	Property & Casualty
Hallmark Insurance Company	Property & Casualty
Illinois National Insurance Company	Property & Casualty
Insurance Company of the State of Pennsylvania	Property & Casualty
Insuremax Insurance Company	Property & Casualty
Lemonade Insurance Company	Property & Casualty
Manufacturers Alliance Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Munich Reinsurance America, Inc.	Property & Casualty
National Union Fire Insurance Co. of Pittsburgh, PA	Property & Casualty
New Hampshire Insurance Company	Property & Casualty
Pacific Guardian Life Insurance Co., Ltd.	Life & Health
Permanent General Assurance Corporation	Property & Casualty
Rockhill Insurance Company	Property & Casualty
Samsung Fire & Marine Insurance Co., LTD. (US Branch)	Property & Casualty
Samsung Fire & Marine Insurance Co., LTD. (US Branch)	Property & Casualty
Slide Insurance Company	Property & Casualty
Star Vantage Reciprocal Insurance Exchange	Property & Casualty
Transamerica Life Insurance Company	Life & Health

Trident Reciprocal Exchange	Property & Casualty
Unique Insurance Company	Property & Casualty
Unique Insurance Company	Property & Casualty
Universal North America 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

None during the reporting period.

Unlicensed Entities

OIR carefully monitors the activities of and finalizing regulatory actions against certain unlicensed entities doing business in Florida without the appropriate licenses. In the third quarter of calendar year 2025, OIR issued no cease-and-desist orders.



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