

INSURER COMPLIANCE REPORT

January 31, 2025



Michael Yaworsky
Insurance Commissioner

Table of Contents

Purpose and Scope 2

Organization of the Report 2

Regulated Entities License 3

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

Fines 3

Monetary Restitution 17

Examinations and Investigations 17

Market Conduct Examinations 19

Market Conduct Investigations 20

Investigations with Violations of Law or Rule 33

Purpose and Scope

Pursuant to section 624.315(4), Florida Statutes, 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.*
- 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.*
- 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 or Chapter 636, Florida Statutes. 3 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 calendar year 2024.

Prior OIR updates are available [here](#).

Regulated Entities License

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

In 2024, OIR did not issue any orders of revocation, denial, or suspension of any license or registration issued by OIR.

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

In 2024, OIR determined two companies were operating as an unlicensed entity. Previous consent orders issued against unlicensed entities are available on OIR's website [here](#). Details for the initial cease and desist orders are available below:

Company	Insurance Type	Action Taken	Consent Order
American Financial Security Life Insurance Company	Life	Initial Order to Cease and Desist	255684-19 Issued April 5, 2024
Lifetime Home Warranty, LLC	Home Warranty	Initial Order to Cease and Desist	307133-23 Issued October 23, 2024

Fines

Fines imposed by the office for violations of this code

Fines imposed against insurers serves as a market regulation penalty following an examination or investigation. 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. Upon examination, 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 2024, OIR issued fines to 55 insurers. Details for each fine are available below:

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Accordia Life and Annuity Company	Failure to plan and execute a suitable conversion plan for Florida life insurance policies novated by Athene to Accordia.	Life	\$1,542,000	241915-19 Issued January 16,2024
Adriatic Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327703-24 Issued July 8, 2024
American Equity Investment Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$12,500	400069-24 Issued October 28, 2024
American General Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$12,500	400072-24 Issued October 7, 2024

Amfirst Insurance Company	Failed to timely file the 2024 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	400074-24 – Issued August 21, 2024
AtHome Insurance	Failure to timely file Professional Liability Claims Reporting data as required by Section 627.912(1), F.S. and Rule 690-171.003, F.A.C.	Property and Casualty	\$3,000	327704-24 – Issued June 11, 2024
Atlantic Specialty Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$3,000	327711-24 – Issued August 13, 2024
Atlas Premium Finance Co.	Tri-annual 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.	Property & Casualty	\$1,400	319359-23 Issued December 7, 2023
Catlin Specialty Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$3,000	3227709-24 – Issued August 13, 2024

Client Direct Finance LLC	Tri-annual 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.	Property & Casualty	\$200	319785-23 Issued December 27, 2023
Commercial Travelers Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$6,250	400067-24 Issued November 5, 2024
Crum & Forster Indemnity Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$3,000	327706-24 – Issued July 29, 2024
Cumis Specialty Insurance Company	Did not timely file Professional Liability Claims Reporting data as required by Section 627.912(1), F.S. and Rule 69O-171.003, F.A.C.	Property & Casualty	\$3,000	327702-24-CO Issued September 30, 2024
Eagle Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section	Life & Health	\$12,500	400073-24 Issued December 6, 2024

	627.9175(1), F.S. and Rule 69O-137.004, F.A.C.			
Entrada Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$12,500	400068-24 Issued October 28, 2024
Equity Insurance Company	Did not timely file the Private Passenger Automobile Excessive Profits Report as required by Sections 627.915(1) and 627.066, F.S.	Property & Casualty	\$6,250	314384-23 Issued October 25, 2023
Fire Insurance Exchange	Failure to timely file its Commercial and Personal Residential Property Supplemental Quarterly Report pursuant to s. 624.424(10)(a), F.S.	Reciprocal	\$12,500	322689-24 – Issued March 4, 2024
First Mercury Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327708-24 – Issued July 29, 2024
First Premium, Inc.	Violation of one or more provisions of the Florida Insurance	Premium Finance	\$3,700	321738-24 – Issued February 19, 2024

	Code outlined in their 2023 Market Conduct Examination pursuant to s. 627.834(2), F.S.			
Focus Finance LLC	Tri-annual 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.	Property & Casualty	\$1,000	320759-23 Issued February 5, 2024
Freedom Life Insurance Company of America	NAIC Multi-State Exam	Life & Health	\$96,389	N/A
Fresenius Health Plans Insurance Company	Failure to timely file Freedom to Travel data as required by Rule 69O-125.003(8)(a), F.A.C.	Life and Health	\$3,000	326788-24 – Issued May 28, 2024
Gateway Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326788-24 – Issued May 28, 2024
Geico Marine Insurance Company	Did not timely file Professional Liability Claims Reporting data as required by Section	Property & Casualty	\$3,000	327710-24 Issued October 7, 2024

	627.912(1), F.S. and Rule 690-171.003, F.A.C.			
GoToPremiumFinance.com	Tri-annual 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.	Property & Casualty	\$2,500	314252-23 Issued January 10, 2024
Granada Indemnity Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326789-24 – Issued May 9, 2024
Hamilton Insurance Dac	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327712-24 – Issued August 27, 2024
HDI Global Select Insurance Company	Did not timely file the Private Passenger Automobile Excessive Profits Report as required by Sections 627.915(1) and 627.066, F.S.	Property & Casualty	\$3,000	329386-24 Issued August 27, 2024
HDI Global Select Insurance Company	Failed to timely file the 2024	Property & Casualty	\$12,500	329386-24 – Issued

	Annual Certification of Claims Handling Manuals Form, pursuant to s.627.4108(3), F.S.			August 27, 2024
Heritage Property & Casualty Insurance Company	Did not provide full insurable value based on the replacement cost of a property to be insured as required by Section 718.111(11), F.S.	Property & Casualty	\$10,000	317783-23 Issued February 29, 2024
Heritage Property & Casualty Insurance Company	Violation of one or more provisions of the Florida Insurance Code following a Targeted Market Conduct Examination for Hurricane Ian claims-handling operations.	Property and Casualty	\$1,000,000	322312-24 – Issued May 9, 2024
Infinity Auto Insurance Company	Did not return the unearned portion of any premium paid within 30 days after the effective date of the policy cancellation or receipt of notice or request for cancellation pursuant to Section 627.7283(1), F.S.	Property & Casualty	\$20,000	318372-23 Issued January 17, 2024
Infinity Indemnity Insurance Company	Did not return the unearned portion of any premium	Property & Casualty	\$20,000	318401-23

	paid within 30 days after the effective date of the policy cancellation or receipt of notice or request for cancellation pursuant to Section 627.7283(1), F.S.			Issued January 17, 2024
Infinity Insurance Company	Did not return the unearned portion of any premium paid within 30 days after the effective date of the policy cancellation or receipt of notice or request for cancellation pursuant to Section 627.7283(1), F.S.	Property & Casualty	\$20,000	318402-23 Issued January 17, 2024
Infinity Select Insurance Company	Did not return the unearned portion of any premium paid within 30 days after the effective date of the policy cancellation or receipt of notice or request for cancellation pursuant to Section 627.7283(1), F.S.	Property & Casualty	\$20,000	318404-23 Issued January 17, 2023
Insurance Payment Company	Tri-annual examination of the premium finance company for compliance with the applicable	Property & Casualty	\$8,800	323102-24 Issued February 28, 2024

	provisions of the Florida Insurance Code as required by Section 627.834, F.S.			
James River Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327701-24 – Issued July 8, 2024
Lancer Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326790-24 – Issued May 9, 2024
Lio Insurance Company	Failed to timely file the 2024 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Property & Casualty	\$ 12,500	400075-24 – Issued August 7, 2024
Markel Global Reinsurance Company	Failure to timely file its Commercial and Personal Residential Property Supplemental Quarterly Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$3,000	322691-42 – Issued March 4, 2024
MMM of Florida, Inc.	Failure to timely file Quarterly Comprehensive	Health	\$3,000	326920-24 – Issued June 5, 2024

	Health data as required by Section 641.27, F.S.			
National Guardian Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$12,500	400076-24 Issued October 2, 2024
Old American Indemnity Company	Did not timely file the 2023 Private Passenger Automobile Excessive Profits Report as required by Sections 627.915(1) and 627.066, F.S.	Property & Casualty	\$12,500	400183-24-CO Issued November 5, 2024
Peleus Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327714-24 – Issued August 7, 2024
Pie Casualty Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$6,250	326787-24 – Issued May 28, 2024

Pie Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326786-24 – Issued May 28, 2024
Pie Insurance Company (The)	Failed to timely file the 2024 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Property & Casualty	\$6,250	400060-24 – Issued September 23, 2024
QBE Specialty Insurance Company	Failed to timely file the 2023 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$3,000	327715-24 – Issued August 7, 2024
Softheon, Inc.	Administering business on behalf of authorized insurer with Florida residents without a Certificate of Authority as an Insurance Administrator in Florida pursuant to s. 626.8805(1), F.S.	Third Party Administrator	\$50,000	323247-24 – Issued March 4, 2024
Sons of Norway	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by	Life & Health	\$12,500	400078-24 Issued November 15, 2024

	Section 627.9175(1), F.S. and Rule 690-137.004, F.A.C.			
Spartan Financial Services Corp	Tri-annual 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.	Property & Casualty	\$5,900	320368-23 Issued January 16, 2024
Star Insurance Company	Did not timely file Commercial and Personal Residential Property Supplemental Quarterly Report data as required by Section 624.424(10)(a), F.S. and Rule 690-137.009, F.A.C	Property & Casualty	\$12,500	400394-24 Issued December 18, 2024
Sterling Casualty Insurance Company	Did not timely file the Private Passenger Automobile Excessive Profits Report as required by Sections 627.915(1) and 627.066, F.S.	Property & Casualty	\$3,000	400184-24 Issued November 15, 2024
Stillwater Insurance Company	Failure to timely file Florida Property Claims Litigation data as required by Section 624.424(11), F.S.	Property and Casualty	\$3,000	326098-24 – Issued May 9, 2024

	and Rule 69O-171.011, F.A.C.			
Stillwater Property and Casualty Insurance Company	Failure to timely file Florida Property Claims Litigation data as required by Section 624.424(11), F.S. and Rule 69O-171.011, F.A.C.	Property and Casualty	\$3,000	326100-24 – Issued May 9, 2024
Truck Insurance Exchange	Did not timely file Commercial and Personal Residential Property Supplemental Quarterly Report data as required by Section 624.424(10)(a), F.S. and Rule 69O-137.009, F.A.C	Property & Casualty	\$3,000	400393-24-CO Issued November 5, 2024
United Casualty Insurance Company of America	Failed to timely file a 2024 Quarterly Supplemental Reporting, pursuant to s. 624.424(10), F.S.	Property & Casualty	\$3,000	329506-24 – Issued August 27, 2024
United States Life Insurance Company in the City of New York	Did not timely file Life & Health Gross Annual Premium and Enrollment data as required by Section 627.9175(1), F.S. and Rule 69O-137.004, F.A.C.	Life & Health	\$12,500	400071-24 Issued October 7, 2024

Yel Co. Insurance	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$1,000	309626-23 – Issued April 23, 2024
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Monetary Restitution

In the fourth quarter of calendar year 2024 and in addition to the fines imposed above, OIR required insurers to return \$41,547.99 in monetary restitution directly to Florida consumers in addition to completing other corrective actions upon conclusion of market conduct investigations and examinations. In calendar year 2024, insurers returned a total of \$5,941,778.85 in restitution to Floridians.

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 2024, OIR’s property and casualty financial oversight business unit completed 30 financial examinations and OIR’s life and health financial oversight business unit completed 5 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 the financial examinations completed in 2024 is below:

Property & Casualty

- Ascendant Commercial Insurance, Inc.
- ASI Assurance Corp.
- ASI Home Insurance Corp.

- ASI Preferred Insurance Corp.
- American Bankers Insurance Company of Florida
- American Strategic Insurance Corp.
- Auto Club Insurance Company of Florida
- Auto Club South Insurance Company
- Bankers Insurance Company
- Edison Insurance Company
- Employers Assurance Company
- Employers Preferred Insurance Company
- FFVA Select Insurance Company
- First Colonial Insurance Company
- First Community Insurance Company
- Florida Casualty Insurance Company
- Florida Family Home Insurance Company
- Florida Family Insurance Company
- Florida Peninsula Insurance Company
- Kin Interinsurance Network
- O'Shaughnahill Surety & Insurance Inc.
- Loggerhead Reciprocal Interinsurance Exchange
- Slide Insurance Company
- Southern Oak Insurance Company
- SUNZ Insurance Company
- Trusted Resources Underwrites Exchange
- US Coastal Property & Casualty Insurance Company
- Vyrd Insurance Company
- Yel Co. Insurance

Life and Health

- American Heritage Life Insurance Company

- Greater Health Trust
- Guidewell Simplifi, Inc.
- Life Assurance Company of Florida
- Trans-Oceanic Life Insurance Company of America

Market Conduct Examinations

Company	Line of Insurance
ABCO Premium Finance, LLC	Property & Casualty
Amelia Finance, LLC	Premium Finance
American Integrity Insurance Company of Florida	Property & Casualty
American Traditions	Property & Casualty
ASI Assurance Corp.	Property & Casualty
Atlas Premium Finance Co.	Property & Casualty
Canterbury Tower, Inc.	Continuing Care Retirement Community
CC- Naples Inc. d/b/a Vi at Bentley Village	Continuing Care Retirement Community
CCRC Development Corporation d/b/a Legacy Pointe at UCF	Continuing Care Retirement Community
CCRC OpCo – Sun City Center, LLC d/b/a Freedom Plaza	Continuing Care Retirement Community
Christian & Missionary Alliance Foundation Inc. d/b/a Shell Point	Continuing Care Retirement Community
Client Direct Finance LLC	Property & Casualty
Concordia of Florida, Inc.	Continuing Care Retirement Community
Duval Premium Budget, Inc.	Property & Casualty
Federation CCRC Operations Corp. d/b/a Sinai Residences	Continuing Care Retirement Community
Florida Peninsula Insurance Company	Property & Casualty
Florida Presbyterian Homes, Inc. d/b/a Westminster Lakeland	Continuing Care Retirement Community
First Premium, Inc.	Property & Casualty
Focus Finance LLC	Property & Casualty
Freedom Life Insurance Company of America	Life & Health
Glenridge On Palmer Ranch, Inc.	Continuing Care Retirement Community
GoToPremiumFinance.com	Property & Casualty
Great Lakes Insurance SE	Surplus Lines
Heritage Property and Casualty Insurance Company	Property & Casualty
Independent Statistical Service	Property & Casualty

Insurance Payment Company	Property & Casualty
Lake Seminole Square, LLC.	Continuing Care Retirement Community
LCS Sandhill Cove	Continuing Care Retirement Community
Mayflower Retirement Center, Inc.	Continuing Care Retirement Community
Meridian Park Village, LP d/b/a Vi at Lakeside Village	Continuing Care Retirement Community
National Independent Statistical Services	Property & Casualty
Next Wave Premium Finance Inc.	Premium Finance
Oak Hammock at the University of Florida, Inc.	Continuing Care Retirement Community
Ocean Harbor Casualty Insurance Company	Property & Casualty
Olympus Insurance Company	Property & Casualty
Palm Shores Retirement Community, Inc. d/b/a Westminster Palms	Continuing Care Retirement Community
Penney Retirement Community, Inc.	Continuing Care Retirement Community
People's Trust Insurance Company	Property & Casualty
Premium Finance Solutions, LLC	Premium Finance/ Property & Casualty
Presbyterian Retirement Communities, Inc. d/b/a Westminster Communities of Bradenton	Continuing Care Retirement Community
Progressive American Insurance Company	Property & Casualty
Safepoint Insurance Company	Property & Casualty
Spartan Financial Services Corp	Property & Casualty
St. Mark Village, Inc.	Continuing Care Retirement Community
Suncoast Manor Retirement Community, Inc. d/b/a Westminster Suncoast	Continuing Care Retirement Community
Westminster Pines, Inc. d/b/a Westminster St. Augustine	Continuing Care Retirement Community
Westminster Shores, Inc.	Continuing Care Retirement Community
Vertex Premium Finance Inc	Property & Casualty

Market Conduct Investigations

Company	Line of Insurance
4 Ever Life Insurance Company	Life & Health
Accelerant National Insurance Company	Life & Health
Accordia Life and Annuity Company	Life & Health
Ace American Insurance Company	Life & Health

Ace American Insurance Company	Life & Health
Ace Fire Underwriters Insurance Company	Life & Health
Ace Fire Underwriters Insurance Company	Life & Health
Ace Life Insurance Company	Life & Health
Ace Life Insurance Company	Life & Health
Ace Property and Casualty Insurance Company	Life & Health
Adriatic Insurance Company	Property & Casualty
AHF MCO of Florida, Inc.	Life & Health
AIG Property Casualty Company	Property & Casualty
Alfa Life Insurance Corporation	Life & Health
Align Senior Care Florida, Inc.	Life & Health
All Savers Insurance Company	Life & Health
All Savers Insurance Company	Life & Health
Allianz Life Insurance Company of North America	Life & Health
Athene Annuity and Life Company	Life & Health
Axis Surplus Insurance Company	Property & Casualty
American Bankers Insurance Company of Florida	Life & Health
American Bankers Life Assurance Company of Florida	Life & Health
American Bankers Life Assurance Company of Florida	Life & Health
American Casualty Company of Reading, Pennsylvania	Life & Health
American Continental Insurance Company	Life & Health
American Equity Investment Life Insurance Company	Life & Health
American Family Life Assurance Company of Columbus	Life & Health
American Family Life Assurance Company of Columbus	Life & Health
American Family Life Insurance Company	Life & Health
American Family Life Insurance Company	Life & Health
American Family Life Insurance Company	Life & Health
American Fidelity Assurance Company	Life & Health
American General Life Insurance Company	Life & Health
American General Life Insurance Company	Life & Health
American General Life Insurance Company	Life & Health
American General Life Insurance Company	Life & Health
American Guarantee and Liability Insurance Company	Life & Health
American Income Life Insurance Company	Life & Health
American Life & Security Corporation	Life & Health
American Life & Security Corp.	Life & Health
American Life & Security Corp.	Life & Health
American Life & Security Corp.	Life & Health
Ameritas Life Insurance Corp.	Life & Health
Ameritas Life Insurance Corp.	Life & Health
American Memorial Life Insurance Company	Life & Health
American Memorial Life Insurance Company	Life & Health
American Republic Life Insurance Company	Life & Health
American Republic Life Insurance Company	Life & Health
American Retirement Life Insurance Company	Life & Health

American Security Insurance Company	Life & Health
American Southern Insurance Company	Life & Health
American Specialty Health Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American United Life Insurance Company	Life & Health
American Zurich Insurance Company	Life & Health
Amerihealth Caritas Florida, Inc.	Life & Health
Amerihealth Caritas Florida, Inc.	Life & Health
Ameritas Life Insurance Corp.	Life & Health
Amfirst Insurance Company	Life & Health
Amfirst Insurance Company	Life & Health
Amfirst Insurance Company	Life & Health
Amfirst Insurance Company	Life & Health
Amfirst Insurance Company	Life & Health
Amica Life Insurance Company	Life & Health
Amwins Group Benefits, LLC	Life & Health
Anthem Life Insurance Company	Life & Health
Anthem Life Insurance Company	Life & Health
Anthem Life Insurance Company	Life & Health
Aspida Life Insurance Company	Life & Health
AtHome Insurance Company	Property & Casualty
AtHome Insurance Company	Property & Casualty
Atlanta Life Insurance Company	Life & Health
Atlanta Life Insurance Company	Life & Health
Atlanta Life Insurance Company	Life & Health
Atlanta Life 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
Atlantic Specialty Insurance Company	Property & Casualty
Avmed, Inc.	Life & Health
Avmed, Inc.	Life & Health
Avmed, Inc.	Life & Health
Avmed, Inc.	Life & Health
Axis Insurance Company	Life & Health
Axis Insurance Company	Life & Health
Axis Reinsurance Company	Life & Health
Axis Specialty Insurance Company	Life & Health
Baltimore Life Insurance Company	Life & Health
Bankers Standard Insurance Company	Life & Health
Bankers Standard Insurance Company	Life & Health
Banner Life Insurance Company	Life & Health
Banner Life Insurance Company	Life & Health
Benchmark Specialty Insurance Company	Property & Casualty

Beneficial Life Insurance Company	Life & Health
Beneficial Life Insurance Company	Life & Health
Berkley Life and Health Insurance Company	Life & Health
Berkshire Hathaway Life Insurance Company of Nebraska	Life & Health
Bestow Life Insurance Company	Life & Health
Bright Health Insurance Company of Florida	Life & Health
Bright Health Insurance Company of Florida	Life & Health
Brighthouse Life Insurance Company	Life & Health
Brighthouse Life Insurance Company	Life & Health
C.M. Life Insurance Company	Life & Health
Canada Life Assurance Company	Life & Health
Canada Life Assurance Company	Life & Health
Caitlin Specialty Insurance Company	Property & Casualty
Capital Health Plan, Inc.	Life & Health
Capital Health Plan, Inc.	Life & Health
Care Improvement South Central Insurance Company	Life & Health
Care Improvement South Central Insurance Company	Life & Health
Careplus Health Plans, Inc.	Life & Health
Castle Key Indemnity Company	Life & Health
Castle Key Insurance Company	Life & Health
Celtic Insurance Company	Life & Health
Centauri Specialty Insurance Company	Life & Health
Centurion Casualty Company	Life & Health
Christian Fidelity Life Insurance Company	Life & Health
Cigna Health and Life Insurance Company	Life & Health
Cigna National Health Insurance Company	Life & Health
Clear Spring Health Insurance Company	Life & Health
Clear Spring Health Insurance Company	Life & Health
Clear Spring Life and Annuity Company	Life & Health
Clear Spring Property and Casualty Company	Life & Health
CMFG Life Insurance Company	Life & Health
Colonial Life and Accident Insurance Company	Life & Health
Columbian Life Insurance Company	Life & Health
Columbian Life Insurance Company	Life & Health
Columbian Mutual Life Insurance Company	Life & Health
Columbian Mutual Life Insurance Company	Life & Health
Combined Insurance Company of America	Life & Health
Combined Insurance Company of America	Life & Health
Combined Insurance Company of America	Life & Health
Commonwealth Annuity and Life Insurance Company	Life & Health
Commercial Travelers Insurance Company	Life & Health
Commercial Travelers Life Insurance Company	Life & Health
Compbenefits Insurance Company	Life & Health
Concert Insurance Company	Life & Health
Connecticut General Life Insurance Company	Life & Health

Continental American Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
Continental Casualty Company	Life & Health
Continental General Insurance Company	Life & Health
Continental Insurance Company	Life & Health
Croatian Fraternal Union of America	Life & Health
Croatian Fraternal Union of America	Life & Health
Croatian Fraternal Union of America	Life & Health
Croatian Fraternal Union of America	Life & Health
Croatian Fraternal Union of America	Life & Health
Croatian Fraternal Union of America	Life & Health
CSA Fraternal Life	Life & Health
CSA Fraternal Life	Life & Health
Cumis Specialty Insurance Company	Property & Casualty
Cumis Specialty Insurance Company	Property & Casualty
Delaware American Life Insurance Company	Life & Health
Delaware American Life Insurance Company	Life & Health
Delaware Life and Annuity Company	Life & Health
Delta Dental Insurance Company	Life & Health
Dentegra Insurance Company	Life & Health
Eagle Life Insurance Company	Life & Health
Eagle Life Insurance Company	Life & Health
Elips Life Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
EmpheSys Insurance Company	Life & Health
Empire Fire and Marine Insurance Company	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company of America	Life & Health
Empower Annuity Insurance Company of America	Life & Health
Entrada Life Insurance Company	Life & Health
Entrada Life Insurance Company	Life & Health
Entrada Life Insurance Company	Life & Health
Equitable Financial Life and Annuity Company	Life & Health
Equitable Financial Life and Annuity Company	Life & Health
Equitable Financial Life and Annuity Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health

Equitable Financial Life Insurance Company of America	Life & Health
Equitable Financial Life Insurance Company of America	Life & Health
Equity Insurance Company	Property & Casualty
Equitrust Life Insurance Company	Life & Health
Equitrust Life Insurance Company	Life & Health
Equitrust Life Insurance Company	Life & Health
Family Heritage Life Insurance Company of America	Life & Health
Family Service Life Insurance Company	Life & Health
Farmers New World Life Insurance Company	Life & Health
Federal Insurance Company	Life & Health
Federal Insurance Company	Life & Health
Fidelity Investments Life Insurance Company	Life & Health
Fidelity Life Association, A Legal Reserve Life Insurance Company	Life & Health
Fire Insurance Exchange	Property & Casualty
Fire Insurance Exchange	Reciprocal
First Allmerica Financial Life Insurance Company	Life & Health
First Care, Inc.	Life & Health
First Care, Inc.	Life & Health
First Care, Inc.	Life & Health
First Care, Inc.	Life & Health
First Care, Inc.	Life & Health
First Catholic Slovak Ladies Association of the U.S.A.	Life & Health
First Catholic Slovak Union of The United States Of America And Canada	Life & Health
First Catholic Slovak Union of The United States Of America And Canada	Life & Health
First Catholic Slovak Union of The United States Of America And Canada	Life & Health
First Community Insurance Company	Property & Casualty
First Liberty Insurance Corporation	Life & Health
First Liberty Insurance Corporation	Life & Health
First Mercury Insurance Company	Property & Casualty
First Penn-Pacific Life Insurance Company	Life & Health
First Penn-Pacific Life Insurance Company	Life & Health
First Penn-Pacific Life Insurance Company	Life & Health
Florida Farm Bureau General Insurance Company	Property & Casualty
Fresenius Health Plans Insurance Company	Life & Health
Fresenius Health Plans Insurance Company	Life & Health
Fresenius Health Plans Insurance Company	Life & Health
Gainbridge Life Insurance Company	Life & Health
Gateway Insurance Company	Life & Health
Geico Marine Insurance Company	Property & Casualty
Genworth Life and Annuity Insurance Company	Life & Health
Genworth Life Insurance Company of New York	Life & Health

Gerber Life Insurance Company	Life & Health
Gleaner Life Insurance Society	Life & Health
Globe Life and Accident Insurance Company	Life & Health
Golden Rule Insurance Company	Life & Health
Golden Rule Insurance Company	Life & Health
Granada Indemnity Company	Property & Casualty
Great American Insurance Company	Life & Health
Great American Spirit Insurance Company	Life & Health
Greater Health Trust	Life & Health
Greater Health Trust	Life & Health
Greater Health Trust	Life & Health
Greater Health Trust	Life & Health
Guardian Insurance & Annuity Company, Inc.	Life & Health
Guardian Life Insurance Company of America	Life & Health
Hamilton Insurance DAC	Property & Casualty
Hartford Accident and Indemnity Company	Life & Health
Hartford Casualty Insurance Company	Life & Health
Hartford Underwriters Insurance Company	Life & Health
Health Care Service Corporation, a Mutual Legal Reserve Company	Life & Health
Health Care Service Corporation, a Mutual Legal Reserve Company	Life & Health
Healthspring Life & Health Insurance Company, Inc.	Life & Health
Healthspring of Florida, Inc.	Life & Health
Heritage Property & Casualty Insurance Company	Property & Casualty
HDI Global Insurance Company	Property & Casualty
HDI Global Select Insurance Company	Property & Casualty
HDI Global Select Insurance Company	Property & Casualty
Health Options, Inc.	Life & Health
Homesteaders Life Company	Life & Health
Humana Benefit Plan of Illinois, Inc.	Life & Health
Humana Health Insurance Company of Florida, Inc.	Life & Health
Humana Insurance Company	Life & Health
Humana Medical Plan, Inc.	Life & Health
Humanadental Insurance Company	Life & Health
Idealife Insurance Company	Life & Health
Idealife Insurance Company	Life & Health
Independent Colleges and Universities Benefits Association, Inc.	Life & Health
Independent Colleges and Universities Benefits Association, Inc.	Life & Health
Independent Colleges and Universities Benefits Association, Inc.	Life & Health
Infinity Auto Insurance Company	Property & Casualty
Infinity Indemnity Insurance Company	Property & Casualty
Infinity Insurance Company	Property & Casualty
Infinity Select Insurance Company	Property & Casualty
Insurance Company of North America	Life & Health
Insurance Company of North America	Life & Health
Inverin Insurance Company	Life & Health

Ironshore Indemnity, Inc.	Life & Health
Ironshore Indemnity, Inc.	Life & Health
Jackson National Life Insurance Company	Life & Health
James River Insurance Company	Property & Casualty
Kansas City Life Insurance Company	Life & Health
Lancer Insurance Company	Property & Casualty
Lasso Healthcare Insurance Company	Life & Health
Leaders Life Insurance Company	Life & Health
Liberty Bankers Life Insurance Company	Life & Health
Liberty Bankers Life Insurance Company	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Mutual Personal Insurance Company	Property & Casualty
Liberty National Life Insurance Company	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln National Life Insurance Company	Life & Health
Lincoln National Life Insurance Company	Life & Health
Lio Insurance Company	Life & Health
LM Insurance Corporation	Life & Health
LM Insurance Corporation	Life & Health
Loyal American Life Insurance Company	Life & Health
Lumico Life Insurance Company	Life & Health
Markel Insurance Company	Life & Health
Markel Global Reinsurance Company	Property & Casualty
Massachusetts Mutual Life Insurance Company	Life & Health
Massachusetts Mutual Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medico Corp. Life Insurance Company	Life & Health
Medico Corp. Life Insurance Company	Life & Health
Medico Insurance Company	Life & Health
Medico Insurance Company	Life & Health
Members Life Insurance Company	Life & Health
Members Life Insurance Company	Life & Health
Metropolitan Tower Life Insurance Company	Life & Health
Midland National Life Insurance Company	Life & Health
Mii Life Insurance, Incorporated	Life & Health
Mii Life Insurance, Incorporated	Life & Health
MML Bay State Life Insurance Company	Life & Health
MML Bay State Life Insurance Company	Life & Health
MML Bay State Life Insurance Company	Life & Health
MMM of Florida, Inc.	Life & Health
MMM of Florida, Inc.	Life & Health

MMM of Florida, Inc.	Life & Health
Monitor Life Insurance Company of New York	Life & Health
Monitor Life Insurance Company of New York	Life & Health
Monitor Life Insurance Company of New York	Life & Health
Modern Woodmen of America	Life & Health
Molina Healthcare of Florida, Inc.	Life & Health
Molina Healthcare of Florida, Inc.	Life & Health
Mony Life Insurance Company	Life & Health
Mony Life Insurance Company	Life & Health
Mony Life Insurance Company	Life & Health
Mony Life Insurance Company	Life & Health
Mony Life Insurance Company	Life & Health
Mutual of America Life Insurance Company	Life & Health
Mutual of America Life Insurance Company	Life & Health
Mutual Savings Life Insurance Company	Life & Health
Mutual Savings Life Insurance Company	Life & Health
Nassau Life Insurance Company	Life & Health
Nassau Life Insurance Company	Life & Health
Nassau Life Insurance Company	Life & Health
National Benefit Life Insurance Company	Life & Health
National Fire Insurance Company of Hartford	Life & Health
National Guardian Life Insurance Company	Life & Health
National Indemnity Company	Life & Health
National Security Insurance Company	Life & Health
National Slovak Society of the United States of America	Life & Health
National Slovak Society of The United States of Amer.	Life & Health
National Slovak Society of The United States of Amer.	Life & Health
National Slovak Society of The United States of Amer.	Life & Health
National Teachers Associates Life Insurance Co.	Life & Health
National Western Life Insurance Company	Life & Health
Navigators Insurance Company	Life & Health
Neighborhood Health Partnership, Inc.	Life & Health
Neighborhood Health Partnership, Inc.	Life & Health
Neighborhood Health Partnership, Inc.	Life & Health
New England Life Insurance Company	Life & Health
New England Life Insurance Company	Life & Health
New England Life Insurance Company	Life & Health
North American Company for Life And Health Insurance	Life & Health
North River Insurance Company	Life & Health
Oceanview Life and Annuity Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio State Life Insurance Company	Life & Health
Ohio State Life Insurance Company (The)	Life & Health
Ohio State Life Insurance Company (The)	Life & Health

Ohio State Life Insurance Company (The)	Life & Health
Old American Indemnity Company	Property & Casualty
Old American Indemnity Company	Property & Casualty
Old United Life Insurance Company	Life & Health
Olympus Insurance Company	Property & Casualty
Optum Insurance of Ohio, Inc.	Life & Health
Optum Insurance of Ohio, Inc.	Life & Health
Optum Insurance of Ohio, Inc.	Life & Health
Order of United Commercial Travelers of America	Life & Health
Order of United Commercial Travelers of America	Life & Health
Order of United Commercial Travelers of America (The)	Life & Health
Order of United Commercial Travelers of America (The)	Life & Health
Order of United Commercial Travelers of America (The)	Life & Health
Oscar Insurance Company of Florida	Life & Health
Oscar Managed Care of South Florida, Inc.	Life & Health
Old United Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
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Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Oxford Life Insurance Company	Life & Health
Pacific Life & Annuity Company	Life & Health
Pacific Life & Annuity Company	Life & Health
Pacific Life & Annuity Company	Life & Health
Peleus Insurance Company	Property & Casualty
PHL Variable Insurance Company	Life & Health
Pie Casualty Insurance Company	Property & Casualty
Pie Insurance Company (The)	Life & Health
Pie Insurance Company (The)	Life & Health
Pie Insurance Company (The)	Life & Health
Pioneer Mutual Life Insurance Company	Life & Health
Pioneer Security Life Insurance Company	Life & Health
Primerica Life Insurance Company	Life & Health

Primerica Life Insurance Company	Life & Health
Principal National Life Insurance Company	Life & Health
Promedical Plan PHC, Inc.	Life & Health
Promedical Plan PHC, Inc.	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Provident American Life and Health Insurance Company	Life & Health
Provident Life and Accident Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
QBE Specialty Insurance Company	Property & Casualty
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
Reliable Life Insurance Company	Life & Health
Reserve National Insurance Company	Life & Health
Reserve National Insurance Company	Life & Health
Reliable Life Insurance Company	Life & Health
S. USA Life Insurance Company, Inc.	Life & Health
Safehealth Life Insurance Company	Life & Health
Savings Bank Mutual Life Insurance Company of Massachusetts	Life & Health
SBLI USA Life Insurance Company, Inc.	Life & Health
SBLI USA Life Insurance Company, Inc.	Life & Health
SCOR Global Life Americas Reinsurance Company	Life & Health
SCOR Global Life Reinsurance Company of Delaware	Life & Health

SCOR Global Life USA Reinsurance Company	Life & Health
SECUR, Inc.	Life & Health
Security Benefit Life Insurance Company	Life & Health
Security Benefit Life Insurance Company	Life & Health
Sentinel American Life Insurance Company	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Sentinel Insurance Company, Ltd.	Property & Casualty
Serb National Federation	Life & Health
Serb National Federation	Life & Health
Serb National Federation	Life & Health
Shelterpoint Insurance Company	Life & Health
Shenandoah Life Insurance Company	Life & Health
Shenandoah Life Insurance Company	Life & Health
Silverscript Insurance Company	Life & Health
Slide Insurance Company	Property & Casualty
Slovene National Benefit Society	Life & Health
Slovene National Benefit Society	Life & Health
Sons of Norway	Life & Health
Solis Health Plans, Inc.	Life & Health
Solis Health Plans, Inc.	Life & Health
Solstice Benefits, Inc.	Life & Health
Solstice Benefits, Inc.	Life & Health
Southern Guaranty Insurance Company	Life & Health
Southern Guaranty Insurance Company	Life & Health
Southern Life and Health Insurance Company	Life & Health
Standard Security Life Insurance Co. of New York	Life & Health
Star Insurance Company	Property & Casualty
Star Insurance Company	Life & Health
Starmount Life Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
Sterling Life Insurance Company	Life & Health
Sterling Casualty Insurance Company	Property & Casualty
Stillwater Insurance Company	Property & Casualty
Swiss RE Life & Health America Inc.	Life & Health
Swiss RE Life & Health America Inc.	Life & Health
Stillwater Insurance Company	Property & Casualty
Stillwater Property and Casualty Insurance Company	Property & Casualty
Swiss RE Life & Health America Inc.	Life & Health
Symetra Life Insurance Company	Life & Health
Symetra National Life Insurance Company	Life & Health
Teachers Ins. & Annuity Association of America	Life & Health
The Chesapeake Life Insurance Company	Life & Health

The Chesapeake Life Insurance Company	Life & Health
The Cincinnati Life Insurance Company	Life & Health
TIAA-CREF Life Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Trans-Oceanic Life Insurance Company	Life & Health
Trans-Oceanic Life Insurance Company of America	Life & Health
Transportation Insurance Company	Life & Health
Trisura Insurance Company	Property & Casualty
Truck Insurance Exchange	Property & Casualty
True Rx Management Services, Inc.	Life & Health
Truspire Retirement Insurance Company	Life & Health
Truspire Retirement Insurance Company	Life & Health
Truspire Retirement Insurance Company	Life & Health
Trustmark Life Insurance Company	Life & Health
Tufts Insurance Company	Life & Health
Ultimate Health Plans, Inc.	Life & Health
Ultimate Health Plans, Inc.	Life & Health
Unimerica Insurance Company	Life & Health
Unimerica Insurance Company	Life & Health
Union Labor Life Insurance Company	Life & Health
United Casualty Insurance Company of America	Property & Casualty
United of Omaha Life Insurance Company	Life & Health
United Security Assurance Company of Pennsylvania	Life & Health
United States Fire Insurance Company	Life & Health
United States Fire Insurance Company	Property & Casualty
United States Life Insurance Company in the City of New York	Life & Health
United States Life Insurance Company in the City of New York	Life & Health
United States Life Insurance Company in the City of New York	Life & Health
UnitedHealthcare Insurance Company	Life & Health
UnitedHealthcare Insurance Company of America	Life & Health
UnitedHealthcare Insurance Company of America	Life & Health
UnitedHealthcare Life Insurance Company	Life & Health
UnitedHealthcare Life Insurance Company	Life & Health
Unum Insurance Company	Life & Health
Unum Life Insurance Company in America	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
Usable Mutual Insurance Company	Life & Health
Valley Forge Insurance Company	Life & Health
Variable Annuity Life Insurance Company	Life & Health

Vigilant Insurance Company	Life & Health
Vigilant Insurance Company	Life & Health
Virginia Surety Company, Inc.	Life & Health
Voya Retirement Insurance and Annuity Company	Life & Health
WCF Select Insurance Company	Life & Health
Wellfleet Insurance Company	Life & Health
Wellfleet Insurance Company	Life & Health
Wellpoint Life and Health Insurance Company	Life & Health
Wellpoint Life and Health Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
Westguard Insurance Company	Life & Health
William Penn Life Insurance Company of New York	Life & Health
William Penn Life Insurance Company of New York	Life & Health
William Penn Life Insurance Company of New York	Life & Health
William Penn Life Insurance Company of New York	Life & Health
XL Specialty Insurance Company	Property & Casualty
Yel Co. Insurance	Property & Casualty
Zurich American Insurance Company	Life & Health
Zurich American Life Insurance Company	Life & Health
Zurich American Life Insurance Company	Life & Health

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 2024, 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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