

# INSURER COMPLIANCE REPORT

*January 31, 2026*

---



**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. .... 4**

**Fines ..... 5**

**Monetary Restitution..... 29**

**Examinations and Investigations..... 29**

**Financial Examinations ..... 29**

**Market Conduct Examinations..... 31**

**Market Conduct Investigations ..... 32**

**Investigations with Violations of Law or Rule ..... 38**

### 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 (“Code”) or Chapter 636, Florida Statutes. 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 2025.

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

**Regulated Entities License**

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

In 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 69O-191.076(1) F.A.C.	<p style="text-align: center;"><u>Case No</u>  <u>401395-25-</u>  <u>CO</u> –                      Effective                      September 12,                      2025</p>
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.	<p style="text-align: center;"><u>Case No</u>  <u>401338-25-</u>  <u>FO</u> –                      Effective                      September 22,                      2025</p>

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

In 2025, OIR determined seven companies were 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:

<b>Company</b>	<b>Insurance Type</b>	<b>Action Taken</b>	<b>Consent Order</b>
American Dream Auto Protect, Inc.	Automotive Warranty	Initial Order to Cease and Desist	<a href="#">Case No 401058-25</a> Issued June 16, 2025
American Financial Security Life Insurance Company	Accident and Health	Initial Order to Cease and Desist	<a href="#">Case No 255684-19</a> Issued April 27, 2023
ASE Protection	Automotive Warranty	Final Order to Cease and Desist	<a href="#">Case No 400702-24</a> Issued April 2, 2025
FlipShield Protection, LLC	Mortgage	Initial Order to Cease and Desist	<a href="#">Case No 400590-24-CO</a> Issued June 16, 2025
Lifetime Home Warranty, LLC	Home Warranty	Final Order to Cease and Desist	<a href="#">Case No 307133-23</a> Issued October 23, 2024
Thin Blue Line Benefits Association Holdings, LLC	Accident and Health	Initial Order to Cease and Desist	<a href="#">Case No 402050-25-EO</a> Issued December 2, 2025
U.S. Atlantic Solutions, LLC dba Champion Car Warranty	Automotive Warranty	Final Order to Cease and Desist	<a href="#">Case No 400533-24</a> Issued April 1, 2025

## 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 2025, OIR issued fines to 120 insurers. Details for each fine are available below:

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Accredited Surety and Casualty Company, Inc.	Did not timely file the Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$6,000	<a href="#">Case No 400179-24-CO</a>
Admiral Indemnity Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter

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	<a href="#"><u>Case No 401296-25-CO</u></a>
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	<a href="#"><u>Case No 401358-25-CO</u></a>
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	<a href="#"><u>Case No 401297-25-CO</u></a>
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	<a href="#"><u>Case No 401364-25-CO</u></a>
AIG Property Casualty Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	Penalty By Letter
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	<a href="#"><u>Case No 401361-25-CO</u></a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
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	<a href="#">Case No 401794-25-CO</a>
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 Hallmark Insurance Company of Texas	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
American Hallmark Insurance Company of Texas	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
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	<a href="#">Case No 401360-25-CO</a>
American Home Assurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$6,250	Penalty By Letter
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	<a href="#">Case No 401373-25-CO</a>
American Mobile Insurance Exchange	Violations resulting from a market conduct exam related to Hurricanes Ian and Idalia claims-handling operations	Property & Casualty	\$400,000	<a href="#">Case No 401311-25-CO</a>
American Mobile Insurance Exchange	Did not timely file Quarterly Supplemental Reporting data pursuant to s. 627.915(1), F.S., and Rule 69O-137.009, F.A.C	Property & Casualty	\$12,500	<a href="#">Case No 401594-25-CO</a>
American Mobile Insurance Exchange	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
American National Property & Casualty Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty By Letter
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	<a href="#">Case No 401353-25-CO</a>
American Southern Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
American States Insurance Company	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	<a href="#">Case No 401479-25-CO</a>
American States Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty By Letter
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	<a href="#">Case No 400624-24-CO</a>
Arch Indemnity Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$10,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Arch Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$10,000	Penalty By Letter
Atlantic Specialty Insurance Company	Utilized forms that were not filed with or approved by OIR pursuant to s. 627.410(1), F.S.	Property & Casualty	\$200,000	<a href="#"><u>Case No 401910-25-CO</u></a>
Auto Club South Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$10,000	Penalty By Letter
Berkley National Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Berkley Regional Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Boston Mutual Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$3,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
BRL Financial Group 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.	Premium Finance	\$2,500	Penalty By Letter
Canada Life Assurance Company (US Business of the)	Did not timely file the 2023 Gross Annual Premium Report pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	<a href="#">Case No 400065-24-CO</a>
Capitol Indemnity Corporation	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
Carolina Casualty Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
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	<a href="#">Case No 401370-25-CO</a>
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	<a href="#">Case No 401298-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Centauri Specialty Insurance Company	Hurricane examination to evaluate claims-handling practices following Hurricane Ian	Property & Casualty	\$100,000	<a href="#">Case No 401313-25-CO</a>
Centene Venture Company Florida	Used an unlicensed insurance administrator in violation of s. 626.8817(2), F.S.	Life & Health	\$10,000	<a href="#">Case No 400622-24-CO</a>
Cigna Dental Health of Florida, Inc.	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter
Clear Blue Insurance Company	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$400,000	<a href="#">Case No 401796-25-CO</a>
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	<a href="#">Case No 401359-25-CO</a>
Concert Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
CSI Life Insurance Company	Did not timely file Long-Term Care Rescission Reporting data pursuant to Rule 69O-157.119(9), F.A.C.	Life & Health	\$6,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Dearborn Life Insurance Company	Did not timely file Long-Term Care Rescission Reporting data pursuant to Rule 69O-157.119(9), F.A.C.	Life & Health	\$12,500	Penalty By Letter
Delta Dental Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	<a href="#"><u>Case No 401480-25-CO</u></a>
Dentegra Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	<a href="#"><u>Case No 401481-25-CO</u></a>
Diamond State Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$1,000	Penalty By Letter
Direct General Insurance Company	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	<a href="#"><u>Case No 401478-25-CO</u></a>
DST Pharmacy Solutions Inc.	Did not timely file the Quarterly Pharmacy Benefit Manager Appeals and Denials Report pursuant to s. 626.8825(3)(h)5., F.S.	Life & Health	\$6,250	<a href="#"><u>Case No 400474-24-CO</u></a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Egret Premium Finance Company	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.	Premium Finance	\$1,500	Penalty By Letter
Empower Annuity Insurance Company	Did not timely file the 2023 Gross Annual Premium Report pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	<a href="#"><u>Case No. 400063-24-CO</u></a>
Empower Annuity Insurance Company	Did not timely file Long Term Care Replacement and Lapse Reporting data pursuant to Rule 69O-157.111(2), (4) and (5), F.AC.	Life & Health	\$6,000	Penalty By Letter
Empower Annuity Insurance Company of America	Did not timely file the 2023 Gross Annual Premium Report pursuant to s. 627.9175 F.S.	Life & Health	\$12,500	<a href="#"><u>Case No. 400064-24-CO</u></a>
Empower Annuity Insurance Company of America	Did not timely file Long Term Care Replacement and Lapse Reporting data pursuant to Rule 69O-157.111(2), (4) and (5), F.AC.	Life & Health	\$6,000	Penalty By Letter
Family Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Fast Funds Financial, 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.	Premium Finance	\$6,000	Penalty By Letter
First Catholic Slovak Ladies Association of the U.S.A.	Did not timely file Long-Term Care Rescission Reporting data pursuant to Rule 69O-157.119(9), F.A.C.	Life & Health	\$6,000	Penalty By Letter
First Liberty Insurance Corporation (The)	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	<a href="#"><u>Case No 401470-25-CO</u></a>
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	<a href="#"><u>Case No 401371-25-CO</u></a>
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	<a href="#"><u>Case No 401366-25-CO</u></a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Gleaner Life Insurance Society	Did not timely file the 2023 Gross Annual Premium Report pursuant to s. 627.9175 F.S.	Life & Health	\$12,500	<a href="#">Case No 400061-24-CO</a>
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	<a href="#">Case No 401357-25-CO</a>
Granite State Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	Penalty By Letter
Great Divide Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Great Midwest Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	<a href="#">Case No 401630-25-CO</a>
Guardian Life Insurance Company of America	Used an unlicensed insurance administrator in violation of s. 626.8817(2), F.S.	Life & Health	\$10,000	<a href="#">Case No. 400621-24-CO</a>
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

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
HDI Global Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
HDI Global Select Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
HealthSpring of Florida, Inc	Did not timely file Quarterly Comprehensive Health Reporting data pursuant to s. 641.27, F.S.	Life & Health	\$12,500	Penalty By Letter
Homesite Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$1,000	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	<a href="#">Case No 401365-25-CO</a>
Imperium Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	<a href="#">Case No 401631-25-CO</a>
Independent Colleges and Universities Benefits Association, Inc.	Did not timely file Long-Term Care Rescission Reporting data pursuant to Rule 69O-157.119(9), F.A.C.	Life & Health	\$12,500	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
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	<a href="#">Case No 401362-25-CO</a>
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	<a href="#">Case No 401372-25-CO</a>
Intrepid Casualty Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Intrepid Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Investors Life Insurance Company of North America	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$6,250	Penalty By Letter
Ironshore Indemnity Inc.	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	<a href="#">Case No 401474-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Ironshore Indemnity Inc.	Did not timely file the Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty By Letter
Key Risk Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Kin Interinsurance Network	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$250,000	<a href="#">Case No 401879-25-CO</a>
LM Insurance Corporation	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	<a href="#">Case No 401471-25-CO</a>
LM Insurance Corporation	Did not timely file Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty By Letter
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.	Premium Finance	\$10,000	<a href="#">Case No 401597-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Manhattan Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter
Manhattan Life Insurance and Annuity Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter
Markel Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
Medco Containment Life Insurance Company	Did not timely file the annual Multiple Medicare Supplement Report pursuant to s. 627.6737, F.S., & Rule 69O-156.018, F.A.C.	Life & Health	\$3,000	<a href="#">Case No 401475-25-CO</a>
Medco Containment Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter
Medco Containment Life Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$25,000	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Metromile Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$10,000	Penalty By Letter
Midwest Employers Casualty Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
Monarch National Insurance Company	Violations resulting from a market conduct exam related to Hurricanes Ian claims-handling operations	Property & Casualty	\$325,000	<a href="#">Case No 401303-25-CO</a>
Monitor Life Insurance Company of New York	Did not timely file the 2024 Freedom to Travel Report pursuant to s. 626.9541(1)(dd), F.S., and Rule 69O-125.003, F.A.C.	Life & Health	\$3,000	<a href="#">Case No 401105-25-CO</a>
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 Interstate Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	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	<a href="#">Case No 401363-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
National Union Fire Insurance Co. of Pittsburgh, PA	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$6,250	Penalty By Letter
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	<a href="#">Case No 401367-25-CO</a>
New Hampshire Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	Penalty By Letter
Oakwood Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
Oakwood Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$8,400	Penalty By Letter
Ohio Casualty Insurance Company	Did not timely file Multiple Medicare Supplement Reporting data pursuant to s. 627.6737, F.S., and Rule 69O-156.018, F.A.C.	Life & Health	\$6,000	<a href="#">Case No 401472-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Ohio Casualty Insurance Company	Did not timely file Implemented Health Insurance Measure Reporting data pursuant to s. 627.9175(2)(a), F.S.	Life & Health	\$6,000	Penalty By Letter
Orange Insurance Exchange	Failed to comply with licensing Consent Order, Case No.: 314873-23-CO	Property & Casualty	\$40,000	<a href="#">Case No 401730-25-CO</a>
Philadelphia Indemnity Insurance Company	Did not timely file the Private Passenger Automobile Excessive Profits Report pursuant to s. 627.915(1), F.S.	Property & Casualty	\$12,500	<a href="#">Case No 400180-24-CO</a>
Platte River Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
Plaza Finance Corp.	Violation of one or more provisions of the Florida Insurance Code; tri-annual market conduct examination pursuant to s. 627.834, F.S.	Premium Finance	\$200	<a href="#">Case No 400826-25-CO</a>
Premins Company, Inc. (The)	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.	Premium Finance	\$6,700	<a href="#">Case No 401574-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
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.	Premium Finance	\$2,000	<a href="#">Case No 401301-25-CO</a>
Riverport Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
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	<a href="#">Case No 401368-25-CO</a>
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
Selective Insurance Company of the Southeast	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	<a href="#">Case No 401690-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
SiriusPoint America Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
SiriusPoint America Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$8,400	Penalty By Letter
Sirix Funding 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.	Premium Finance	\$1,000	Penalty By Letter
Slide Insurance Company	Violations of one or more provisions of the Florida Insurance Code following a Market Conduct Examination for Hurricanes Ian and Idalia claims-handling operations.	Property & Casualty	\$250,000	<a href="#"><u>Case No 402031-25-CO</u></a>
Solis Health Plans, Inc.	Did not timely file the Quarterly Comprehensive Health Report pursuant to s. 641.27, F.S.	Life & Health	\$6,250	<a href="#"><u>Case No 400475-24-CO</u></a>
Standard Premium Finance Management Corporation	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.	Premium Finance	\$10,000	<a href="#"><u>Case No 401411-25-CO</u></a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Sutton National Insurance Company	Violations resulting from a market conduct exam related to Hurricane Ian claims-handling operations	Property & Casualty	\$50,000	<a href="#">Case No 401795-25-CO</a>
Tampa Budget Co. 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.	Premium Finance	\$200	<a href="#">Case No 400824-25-CO</a>
Tower Hill Prime Insurance Company	Violations of one or more provisions of the Florida Insurance Code following a Market Conduct Examination for Hurricane Ian claims-handling operations	Property & Casualty	\$250,000	<a href="#">Case No 401792-25-CO</a>
Trident Reciprocal Exchange	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$2,100	Penalty By Letter
Trident Reciprocal Exchange	Failed to comply with licensing Consent Order, Case No.: 400107-24-CO	Property & Casualty	\$100,000	<a href="#">Case No 401483-25-CO</a>
Tri-State Insurance Company of Minnesota	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Triumpher Casualty Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
TypTap Insurance Company	Violations resulting from a market conduct exam related to Hurricanes Ian and Idalia claims-handling operations	Property & Casualty	\$150,000	<a href="#">Case No 401791-25-CO</a>
Union Insurance Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$12,500	Penalty By Letter
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
United Financial Casualty Company	Did not timely file Annual Certification of Claims-handling Manuals pursuant to s. 627.4108(3)(b)2, F.S.	Property & Casualty	\$6,000	<a href="#">Case No 401643-25-CO</a>
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	<a href="#">Case No 401299-25-CO</a>

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Vanliner Insurance Company	Did not timely file the Market Intelligence Report pursuant to s. 624.424(10)(a), F.S.	Property & Casualty	\$4,200	Penalty By Letter
Variable Annuity Life Insurance Company	Did not timely file the 2023 Gross Annual Premium Report pursuant to s. 627.9175, F.S.	Life & Health	\$12,500	<a href="#">Case No 400070-24-CO</a>
Western United Life Insurance Company	Did not timely file Life & Health Gross Annual Premium and Enrollment data pursuant to s. 627.9175, F.S.	Life & Health	\$3,000	Penalty By Letter
Workmen's Benefit Fund of the USA	Did not timely file the 2023 Gross Annual Premium and Enrollment Report pursuant to s. 627.9175, F.S.	Life & Health	\$6,250	<a href="#">Case No 400062-24-CO</a>
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.	Premium Finance	\$2,600	<a href="#">Case No 401412-25-CO</a>

### Monetary Restitution

In the fourth quarter of calendar year 2025 and in addition to the fines imposed above, OIR required insurers to return \$32,906,045.45 in monetary restitution directly to Florida consumers. This is in addition to completing corrective actions upon conclusion of market conduct investigations and examinations. In calendar year 2025, insurers returned a total of \$40,666,489.82 in restitution to Floridians. The large increase in restitution is largely attributed two cases closed in the fourth quarter of calendar year 2025:

Company	Refund	Line of Insurance	Restitution
American Coastal Insurance Company	Refund of commercial condo premiums to 566 policyholders	Property & Casualty	\$28,754,905.83
Accredited Surety and Casualty Company, Inc	Refund of commercial property insurance to 2,077 policyholders	Property & Casualty	\$2,683,827.68

### 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 2025, OIR’s property and casualty financial oversight business unit completed 30 financial examinations, and OIR’s life and health financial oversight business unit completed 4 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 2025 is below:

#### *Property & Casualty*

Company	Line of Insurance
Accredited Surety and Casualty Company, Inc.	Property & Casualty
Alert Auto Insurance Company	Property & Casualty
American Coastal Insurance Company	Property & Casualty
American Platinum Property and Casualty Insurance Company	Property & Casualty
American Traditions Insurance Company	Property & Casualty
Chicago Title Insurance Company	Property & Casualty
Commonwealth Land Title Insurance Company	Property & Casualty
Condo Owners Reciprocal Exchange	Property & Casualty
Cypress Property & Casualty Insurance Company	Property & Casualty
FFVA Mutual Insurance Co.	Property & Casualty

FFVA Select Insurance Co.	Property & Casualty
Fidelity National Title Insurance Company	Property & Casualty
First Mile Insurance Company	Property & Casualty
First Protective Insurance Company	Property & Casualty
Granada Insurance Company	Property & Casualty
Homeowners Choice Property & Casualty Insurance Company, Inc.	Property & Casualty
Loggerhead Reciprocal Interinsurance Exchange	Property & Casualty
Mapfre Insurance Company of Florida	Property & Casualty
MedMal Direct Insurance Company	Property & Casualty
Monarch National Insurance Company	Property & Casualty
National Consumer Title Insurance Company	Property & Casualty
Ocean Harbor Casualty Insurance Company	Property & Casualty
Orange Insurance Exchange	Property & Casualty
O'Shaughnahill Surety & Insurance, Inc.	Property & Casualty
Privilege Underwriters Reciprocal Exchange	Property & Casualty
PURE Insurance Company	Property & Casualty
Safe Harbor Insurance Company	Property & Casualty
Security First Insurance Company	Property & Casualty
Seven Seas Insurance Company, Inc.	Property & Casualty
Slide Insurance Company	Property & Casualty
Tower Hill Insurance Exchange	Property & Casualty
TypTap Insurance Company	Property & Casualty
United Automobile Insurance Company	Property & Casualty
Universal Property and Casualty Insurance Company	Property & Casualty
Vault Reciprocal Exchange	Property & Casualty
Vyrd Insurance Company	Property & Casualty

*Life and Health*

Company	Line of Insurance
American Specialty Health Insurance Company	Life & Health
BUPA Insurance Company	Life & Health
MedAmerica Insurance Company of Florida	Life & Health
Trans-Oceanic Life Insurance Company of America	Life & Health

## Market Conduct Examinations

### *Property & Casualty*

Company	Line of Insurance
American Strategic Insurance Corp.	Property & Casualty
Centauri Specialty Insurance Company	Property & Casualty
Citizens Property Insurance Corporation	Property & Casualty
Hartford Insurance Company of the Midwest	Property & Casualty
Slide Insurance Company	Property & Casualty
Tower Hill Prime Insurance Company	Property & Casualty
Truck Insurance Exchange	Property & Casualty

### *Premium Finance*

Company	Line of Insurance
Insurance Premium Services LLC	Premium Finance
Northern Investors Company Inc.	Premium Finance
Plaza Finance Corp.	Premium Finance
Premins Company, Inc, (The)	Premium Finance
Premium Alliance Group, Inc.	Premium Finance
Sirix Funding LLC	Premium Finance
Tampa Budget Co. Inc.	Premium Finance
BRL Financial Group LLC	Premium Finance
Egret Premium Finance Company	Premium Finance
Fast Funds Financial, LLC	Premium Finance
Southeast Capital Assurance Company LLC	Premium Finance
Standard Premium Finance Management Corporation	Premium Finance

### *Pharmacy Benefit Manager*

Company	Line of Insurance
NBFSA, LLC	Pharmacy Benefit Manager

### *Life and Health*

Company	Line of Insurance
American Specialty Health Insurance Company	Life & Health
BUPA Insurance Company	Life & Health
Celtic Insurance Company	Life & Health
Oscar Insurance Company of Florida	Life & Health

## Market Conduct Investigations

### *Property & Casualty*

Company	Line of Insurance
Accredited Surety and Casualty Company, Inc.	Property & Casualty
Accredited Surety and Casualty Company, Inc.	Property & Casualty
Acstar Insurance Company	Property & Casualty
Admiral Indemnity Company	Property & Casualty
Admiral Indemnity Company	Property & Casualty
AIG Assurance Company	Property & Casualty
AIG Assurance Company	Property & Casualty
AIG Property Casualty Company	Property & Casualty
AIG Property Casualty Company	Property & Casualty
AIU Insurance Company	Property & Casualty
Alert Auto Insurance Company	Property & Casualty
Allied Insurance Company of America	Property & Casualty
Allied World Insurance Company	Property & Casualty
Allstate Indemnity Company	Property & Casualty
American Alternative Insurance Corporation	Property & Casualty
American Alternative Insurance Corporation	Property & Casualty
American Auto Shield, Inc.	Property & Casualty
American Automobile Insurance Company	Property & Casualty
American Casualty Company of Reading, Pennsylvania	Property & Casualty
American Coastal Insurance Company	Property & Casualty
American Economy Insurance Company	Property & Casualty
American Family Connect Property & Casualty Insurance Company	Property & Casualty
American Fire and Casualty Company	Property & Casualty
American Hallmark Insurance Company of Texas	Property & Casualty
American Hallmark Insurance Company of Texas	Property & Casualty
American Home Assurance Company	Property & Casualty
American Home Assurance Company	Property & Casualty
American Inter-Fidelity Exchange	Property & Casualty
American Mobile Insurance Exchange	Property & Casualty
American Mobile Insurance Exchange	Property & Casualty
American National Property & Casualty Company	Property & Casualty
American Pet Insurance Company	Property & Casualty
American Platinum Property and Casualty Insurance Company	Property & Casualty
American Southern Insurance Company	Property & Casualty
Arch Insurance Company	Property & Casualty
Argonaut Great Central Insurance Company	Property & Casualty
Argonaut Insurance Company	Property & Casualty
Argonaut- Midwest Insurance Company	Property & Casualty
ASE Protection	Property & Casualty

Atlantic Specialty Insurance Company	Property & Casualty
Auto Club South Insurance Company	Property & Casualty
Berkley Insurance Company	Property & Casualty
Berkley National Insurance Company	Property & Casualty
Berkley National Insurance Company	Property & Casualty
Berkley National Insurance Company	Property & Casualty
Berkley Regional Insurance Company	Property & Casualty
Berkley Regional Insurance Company	Property & Casualty
Berkley Regional Insurance Company	Property & Casualty
Capitol Indemnity Corporation	Property & Casualty
Carolina Casualty Insurance Company	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
Centauri Specialty Insurance Company	Property & Casualty
Central States Indemnity Company of Omaha	Property & Casualty
Champion Car Warranty	Property & Casualty
Colony Specialty Insurance Company	Property & Casualty
Commerce and Industry Insurance Company	Property & Casualty
Concert Insurance Company	Property & Casualty
Diamond State Insurance Company	Property & Casualty
Empower Annuity Insurance Company	Property & Casualty
Empower Annuity Insurance Company of America	Property & Casualty
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
Great Divide Insurance Company	Property & Casualty
Great Divide Insurance Company	Property & Casualty
Great Midwest Insurance Company	Property & Casualty
Hallmark Insurance Company	Property & Casualty
Hartford Casualty Insurance Company	Property & Casualty
Hartford Insurance Company of The Midwest	Property & Casualty
Hartford Underwriters Insurance Company	Property & Casualty
HDI Global Insurance Company	Property & Casualty
HDI Global Select Insurance Company	Property & Casualty
Heritage Property & Casualty Insurance Company	Property & Casualty
Homesite Insurance Company	Property & Casualty
Homesite Insurance Company	Property & Casualty
Homesite Insurance Company	Property & Casualty
Illinois National Insurance Company	Property & Casualty
Imperium Insurance Company	Property & Casualty
Insurance Company of the State of Pennsylvania	Property & Casualty

Insuremax Insurance Company	Property & Casualty
Intrepid Casualty Company	Property & Casualty
Intrepid Casualty Company	Property & Casualty
Intrepid Insurance Company	Property & Casualty
Intrepid Insurance Company	Property & Casualty
Key Risk Insurance Company	Property & Casualty
Lemonade Insurance Company	Property & Casualty
Lemonade Insurance Company	Property & Casualty
Liberty STF, Inc.	Property & Casualty
Markel Insurance Company	Property & Casualty
Metromile Insurance Company	Property & Casualty
Metromile Insurance Company	Property & Casualty
Midwest Employers Casualty Company	Property & Casualty
Munich Reinsurance America, Inc.	Property & Casualty
National Interstate Insurance Company	Property & Casualty
National Union Fire Insurance Co. of Pittsburgh, PA	Property & Casualty
New Hampshire Insurance Company	Property & Casualty
Oakwood Insurance Company	Property & Casualty
Oakwood Insurance Company	Property & Casualty
Oakwood Insurance Company	Property & Casualty
Old Dominion Insurance Company	Property & Casualty
Olympus Insurance Company	Property & Casualty
People's Trust Insurance Company	Property & Casualty
Permanent General Assurance Corporation	Property & Casualty
Philadelphia Indemnity Insurance Company	Property & Casualty
Platte River Insurance Company	Property & Casualty
Privilege Underwriters Reciprocal Exchange	Property & Casualty
Riverport Insurance Company	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
Select Home Warranty LLC	Property & Casualty
Select Home Warranty LLC	Property & Casualty
Selective Insurance Company of The Southeast	Property & Casualty
SiriusPoint America Insurance Company	Property & Casualty
SiriusPoint America Insurance Company	Property & Casualty
SiriusPoint America Insurance Company	Property & Casualty
Slide Insurance Company	Property & Casualty
Star Vantage Reciprocal Insurance Exchange	Property & Casualty
Starnet Insurance Company	Property & Casualty
Starnet Insurance Company	Property & Casualty
State Farm Florida Insurance Company	Property & Casualty
State Farm Florida Insurance Company	Property & Casualty
Tower Hill Insurance Company	Property & Casualty
Trident Reciprocal Exchange	Property & Casualty

Trident Reciprocal Exchange	Property & Casualty
Trident Reciprocal Exchange	Property & Casualty
Tri-State Insurance Company of Minnesota	Property & Casualty
Tri-State Insurance Company of Minnesota	Property & Casualty
Trisura Insurance Company	Property & Casualty
Triumphe Casualty Company	Property & Casualty
Twin City Fire Insurance Company	Property & Casualty
Union Insurance Company	Property & Casualty
Union Insurance Company	Property & Casualty
Unique Insurance Company	Property & Casualty
Unique Insurance Company	Property & Casualty
United Casualty Insurance Company of America	Property & Casualty
United Financial Casualty Company	Property & Casualty
Universal North America Insurance Company	Property & Casualty
Universal Property & Casualty Insurance Company	Property & Casualty
Vanliner Insurance Company	Property & Casualty
Wellfleet Insurance Company	Property & Casualty
Wellfleet Insurance Company	Property & Casualty
Westfield Insurance Company	Property & Casualty
Westfield Insurance Company	Property & Casualty
Arch Indemnity Insurance Company	Property & Casualty

*Life and Health*

Company	Line of Insurance
Aetna Life Insurance Company	Life & Health
AIG Property Casualty Company	Life & Health
American Hallmark Insurance Company of Texas	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
AmeriHealth Caritas Florida, Inc.	Life & Health
Argonaut Insurance Company	Life & Health
Boston Mutual Life Insurance Company	Life & Health
Brotherhood Mutual Insurance Company	Life & Health
Canada Life Assurance Company (US Business of the)	Life & Health
Centene Venture Company Florida	Life & Health
Central States Indemnity Company of Omaha	Life & Health
Centre Insurance Company	Life & Health
Centurion Casualty Company	Life & Health
Centurion Casualty Company	Life & Health
Centurion Casualty Company	Life & Health

Cerity Insurance Company	Life & Health
Cherokee Insurance Company	Life & Health
Cigna Dental Health of Florida, Inc.	Life & Health
Continental Insurance Company	Life & Health
CSI Life Insurance Company	Life & Health
Dearborn Life Insurance Company	Life & Health
Delta Dental Insurance Company	Life & Health
Dentegra Insurance Company	Life & Health
Direct General Insurance Company	Life & Health
Direct General Insurance Company	Life & Health
DST Pharmacy Solutions Inc.	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company of America	Life & Health
Everspan Insurance Company	Life & Health
Family Health Choice, Inc	Life & Health
Family Health Choice, Inc	Life & Health
Family Life Insurance Company	Life & Health
Fireman's Fund Insurance Company	Life & Health
First Catholic Slovak Ladies Association of The U.S.A.	Life & Health
First Liberty Insurance Corporation (The)	Life & Health
First Liberty Insurance Corporation (The)	Life & Health
First Liberty Insurance Corporation (The)	Life & Health
Florida Health Solution, Corp.	Life & Health
General Reinsurance Corporation	Life & Health
Genesis Insurance Company	Life & Health
Gleaner Life Insurance Society	Life & Health
Granite State Insurance Company	Life & Health
Great Midwest Insurance Company	Life & Health
Guardian Life Insurance Company of America	Life & Health
Hartford Accident and Indemnity Company	Life & Health
Hartford Casualty Insurance Company	Life & Health
Hartford Fire Insurance Company	Life & Health
Hartford Fire Insurance Company	Life & Health
Hartford Insurance Company of The Midwest	Life & Health
Hartford Insurance Company of The Southeast	Life & Health
Hartford Underwriters Insurance Company	Life & Health
HealthSpring Of Florida, Inc	Life & Health
Independence American Insurance Company	Life & Health
Independence American Insurance Company	Life & Health
Independence American Insurance Company	Life & Health
Independent Colleges and Universities Benefits Association, Inc.	Life & Health
Integon Indemnity Corporation	Life & Health
Investors Life Insurance Company of North America	Life & Health
Ironshore Indemnity Inc.	Life & Health
Ironshore Indemnity Inc.	Life & Health

Ironshore Indemnity Inc.	Life & Health
Ironshore Indemnity Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
LM Insurance Corporation	Life & Health
LM Insurance Corporation	Life & Health
LM Insurance Corporation	Life & Health
LM Insurance Corporation	Life & Health
Loyal American Life Insurance Company	Life & Health
Manhattan Life Insurance Company	Life & Health
ManhattanLife Insurance and Annuity Company	Life & Health
Manufacturers Alliance Insurance Company	Life & Health
Manufacturers Alliance Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medical Protective Company (The)	Life & Health
Midland National Life Insurance Company	Life & Health
Monitor Life Insurance Company of New York	Life & Health
Mutual Of America Life Insurance Company	Life & Health
National Casualty Company	Life & Health
National Surety Corporation	Life & Health
National Union Fire Insurance Co. of Pittsburgh, PA	Life & Health
Nationwide Affinity Insurance Company of America	Life & Health
Nationwide Mutual Insurance Company	Life & Health
Navigators Insurance Company	Life & Health
New Hampshire Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Pacific Guardian Life Insurance Co., Ltd.	Life & Health
Pennsylvania Manufacturers' Association Ins. Co.	Life & Health
Pie Insurance Company (The)	Life & Health
Praetorian Insurance Company	Life & Health
Praetorian Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
QBE Insurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health

QBE Reinsurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health
Regent Insurance Company	Life & Health
Regent Insurance Company	Life & Health
Sentry Insurance Company	Life & Health
Sentry Insurance Company	Life & Health
Solis Health Plans, Inc.	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
Transamerica Life Insurance Company	Life & Health
Transportation Insurance Company	Life & Health
Valley Forge Insurance Company	Life & Health
Variable Annuity Life Insurance Company	Life & Health
WCF Select Insurance Company	Life & Health
Wellfleet Insurance Company	Life & Health
Western United Life Insurance Company	Life & Health
Workmen's Benefit Fund of the USA	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 2025, OIR did not conduct and complete any investigation in which a violation of law or rule was found but enforcement action was not taken.



**[www.FLOIR.com](http://www.FLOIR.com)**

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