

INSURER COMPLIANCE REPORT

July 31, 2025



Michael Yaworsky
Insurance Commissioner

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Purpose and Scope

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

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

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

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

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

Organization of the Report

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

This report details market conduct actions taken by OIR’s property and casualty and life and health market regulation and financial oversight business units against regulated entities during the second quarter of 2025 (April 1 – June 30, 2025).

Previous reports are available [here](#).

Regulated Entities License

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

During the second quarter of 2025, 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.

Fines

Fines imposed by the office for violations of this code

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	Case No 401298-25-CO
Monitor Life Insurance Company of New York	Did not timely file the 2024 Freedom to Travel Report pursuant to section 626.9541(1)(dd), F.S., and Rule 69O-125.003, F.A.C.	Life & Health	\$3,000	Case No 401105-25-CO
Tampa Budget Co. Inc	Tri-annual examination of the premium finance company for compliance with the applicable	Property & Casualty	\$200	Case No 400824-25-CO

	provisions of the Florida Insurance Code as required by Section 627.834, F.S.			
Workmen's Benefit Fund of the USA	Did not timely file the 2023 Gross Annual Premium and Enrollment Report pursuant to section 627.9175, F.S.	Life & Health	\$6,250	Case No 400062-24-CO

Monetary Restitution

In the second quarter of calendar year 2025, OIR required insurers to return \$77,111.07 in monetary restitution directly to Florida consumers in addition to completing other corrective actions upon conclusion of market conduct investigations and examinations.

Examinations and Investigations

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

Market Conduct Examinations

Company	Line of Insurance
Centauri Specialty Insurance Company	Property & Casualty
Citizens Property Insurance Corporation	Property & Casualty
Insurance Premium Services LLC	Property & Casualty
Premium Alliance Group, Inc.	Property & Casualty
Tampa Budget Co. Inc.	Property & Casualty

Market Conduct Investigations

Company	Line of Insurance
Acstar Insurance Company	Property & Casualty
Admiral Indemnity Company	Property & Casualty
American Auto Shield, Inc.	Property & Casualty
American Economy Insurance Company	Property & Casualty

American Family Connect & Casualty Insurance Company	Property & Casualty
American Fire and Casualty Company	Property & Casualty
American Platinum Property and Casualty Insurance Company	Property & Casualty
American States Insurance Company	Life & Health
Argonaut Great Central Insurance Company	Property & Casualty
Argonaut Insurance Company	Property & Casualty
Argonaut- Midwest Insurance Company	Property & Casualty
Berkley 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
Central States Indemnity Company of Omaha	Life & Health
Colony Specialty Insurance Company	Property & Casualty
Direct General Insurance Company	Life & Health
First Liberty Insurance Corporation (The)	Life & Health
General Reinsurance Corporation	Life & Health
Genesis Insurance company	Life & Health
Great Divide Insurance Company	Property & Casualty
Homesite Insurance Company	Property & Casualty
Homesite Insurance Company	Property & Casualty
Integon Indemnity Corporation	Life & Health
Intrepid Casualty Company	Property & Casualty
Intrepid Insurance Company	Property & Casualty
Ironshore Indemnity Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty STF, Inc.	Property & Casualty
LM Insurance Corporation	Life & Health
Medical Protective Company (The)	Life & Health
Metromile Insure Company	Property & Casualty
Midland National Life Insurance Company	Life & Health
Monitor Life Insurance Company of New York	Life & Health
Oakwood Insurance Company	Property & Casualty
Ohio Causality Insurance Company	Life & Health
Old Dominion Insurance Company	Property & Casualty
People's Trust Insurance Company	Property & Casualty
Privilege Underwriters Reciprocal Exchange	Property & Casualty
Pruco Life Insurance Company	Life & Health
Select Home Warranty LLC	Property & Casualty
Select Home Warranty LLC	Property & Casualty
Siriuspoint America Insurance Company	Property & Casualty
Starnet Insurance Company	Property & Casualty

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State Automobile Mutual Insurance Company	Life & Health
State Farm Florida Insurance Company	Property & Casualty
Tower Hill Insurance Company	Property & Casualty
Trident Reciprocal Exchange	Property & Casualty
Tri-State Insurance Company of Minnesota	Property & Casualty
Trisura Insurance Company	Property & Casualty
Union Insurance Company	Property & Casualty
Universal Property & Casualty Insurance Company	Property & Casualty
Wellfleet Insurance Company	Property & Casualty
Wellfleet Insurance Company	Life & Health
Westfield Insurance Company	Property & Casualty
Westfield Insurance Company	Property & Casualty
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

None during the reporting period.

Unlicensed Entities

OIR carefully monitors the activities of and finalizing regulatory actions against certain unlicensed entities doing business in Florida without the appropriate licenses. In the second quarter of calendar year 2025, OIR issued cease and desist orders to four unauthorized entities: American Dream Auto Protect, Inc.; ASE Protection; FlipShield Protection, LLC; and U.S. Atlantic Solutions, LLC.



www.FLOIR.com

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