FILED

NOV 18 2025

INSURANCE REGULATION
Docketed by: AMY

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2025-216
IN THE MATTER OF: **CASE NO.: 401476-25-CO**

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
_____/

CONSENT ORDER

THIS CAUSE came for consideration as the result of STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's ("STATE AUTOMOBILE") failure to timely file its multiple Medicare supplement ("Multiple Medicare Supplement") data with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 627.6737, Florida Statutes (2024),[1] and Rule 69O-156.018, *Florida Administrative Code*. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, OIR hereby finds as follows:

1. The OIR has jurisdiction over the subject matter and the parties herein. STATE AUTOMOBILE is an insurer authorized to transact business in Florida and subject to regulation by the OIR, under the Florida Insurance Code.

2. Insurers or other entities providing Medicare supplement insurance coverage in Florida subject to section 627.6737 and Rule 69O-156.018, *Florida Administrative Code,* were required to report Multiple Medicare Supplement data for the calendar year 2024 to the OIR by March 1, 2025.

[1] All statutory citations contained herein refer to Florida Statutes (2024), unless otherwise noted.

3. In January 2025, the OIR issued a Data Call Notice for Multiple Medicare Supplement data to each insurer or insurer group required to submit a filing.

4. Insurers were required to submit Multiple Medicare Supplement data for the calendar year 2024 to the OIR on or before March 1, 2025.

5. STATE AUTOMOBILE failed to timely submit its Multiple Medicare Supplement data with the OIR, by March 1, 2025.

6. On March 11, 2025, STATE AUTOMOBILE submitted its Multiple Medicare Supplement data with the OIR.

7. Previously, STATE AUTOMOBILE failed to timely submit its 2023 Multiple Medicare Supplement data with the OIR. The 2023 Multiple Supplement data was due on March 1, 2024. On March 26, 2024, STATE AUTOMOBILE filed its 2023 Multiple Supplement data. As a result, the OIR issued a Letter of Guidance to STATE AUTOMOBILE on May 7, 2024.

8. Section 624.4211(1) provides that if the OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under chapter 624, Florida Statutes, the OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer.

9. The OIR finds that STATE AUTOMOBILE violated section 627.6737 and Rule 69O-156.018, *Florida Administrative Code*. The OIR deems that the repeat violation warrants a fine in the amount of $6,000 U.S. Dollars ("USD") for the violation pursuant to section 624.4211(2).

10. STATE AUTOMOBILE agrees to pay an administrative fine in the amount of $6,000 USD and administrative costs of $2,000 USD to the OIR within ten days of the execution of this Consent Order. STATE AUTOMOBILE shall not provide payment before the

Commissioner executes this Consent Order. STATE AUTOMOBILE shall send its payment to the address reflected on the invoice attached hereto as "Exhibit A."

11. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OIR. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

12. STATE AUTOMOBILE agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OIR suspending, revoking, or taking other administrative action as it deems appropriate upon STATE AUTOMOBILE's certificate of authority in this state in accordance with sections 120.569(2)(n) and 120.60(6).

13. STATE AUTOMOBILE additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may subject STATE AUTOMOBILE to such administrative action as the OIR deems appropriate as specifically authorized by law.

14. STATE AUTOMOBILE additionally agrees that any future violations of the statutes or rules named herein may be deemed willful, subjecting STATE AUTOMOBILE to penalties as the OIR deems appropriate.

15. STATE AUTOMOBILE expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OIR, and all further and other proceedings herein to which it may be entitled by law or rules of the OIR. STATE AUTOMOBILE hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

16. Except as noted above, each party to this action shall bear its own costs.

17. The parties agree that this Consent Order shall be deemed to be executed when the OIR has signed a copy of this Consent Order bearing the notarized signature of the authorized representative of STATE AUTOMOBILE.

WHEREFORE, the agreement between STATE AUTOMOBILE MUTUAL INSURANCE COMPANY and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 18 day of November, 2025.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, STATE AUTOMOBILE MUTUAL INSURANCE COMPANY, consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind STATE AUTOMOBILE MUTUAL INSURANCE COMPANY, to the terms and conditions of this Consent Order.

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

By: _____

[Corporate Seal]

Name: SEBESTYEN MARTENS
(Please type or print)

Title: REGULATORY COUNSEL

Date: 11/13/25

STATE OF Massachusetts

COUNTY OF Suffolk

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this 13 day of November 2025, by Sebestyen Martens (name of person) as Regulatory Counsel (type of authority; e.g. officer, trustee, attorney in fact) for State Automobile Mutual Insurance Company (company name)

Hope M Vardaro
(Signature of the Notary)

Hope M. Vardaro
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known ✓ OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires _____

Hope M. Vardaro
NOTARY PUBLIC
Commonwealth of Massachusetts
My Commission Expires 12/18/2026

COPIES FURNISHED TO:

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