FILED
OCT 13 2025
INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2025-201

IN THE MATTER OF:

CASE NO.: 401630-25-CO

GREAT MIDWEST INSURANCE COMPANY
_____/

CONSENT ORDER

THIS CAUSE came for consideration as the result of GREAT MIDWEST INSURANCE COMPANY's ("GREAT MIDWEST") failure to timely file its Annual Certification of Claims-Handling Manuals Form ("Annual Certification Form") with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 627.4108(3), Florida Statutes (2025)[1]. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OIR hereby finds as follows:

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

2. Insurers subject to section 627.4108(3)(b)2. were required to submit an attestation on a form prescribed by the Financial Services Commission for calendar year 2024 to the OIR by May 1, 2025.

3. On January 2, 2025, the OIR issued an informational memorandum for the Annual Certification Form to each insurer or insurer group required to submit this form. The OIR sent

[1] Subsequent statutory citations refer to Florida Statutes (2024) unless otherwise noted.

this notice to Jeffrey Tishburg at GREAT MIDWEST.

4. Insurers were required to submit an Annual Certification Form for calendar year 2024 to the OIR by May 1, 2025.

5. Rule 69O-171.012, *Florida Administrative Code*, also requires each authorized residential property insurer conducting business in Florida to file Form OIR-B3-495, "Annual Certification of Claims-Handling Manuals," with the OIR on or before May 1.

6. GREAT MIDWEST failed to timely file its 2025 Annual Certification Form with the OIR by the May 1, 2025, due date.

7. On May 27, 2025, GREAT MIDWEST filed its 2025 Annual Certification Form with the OIR.

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, the OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer.

9. The OIR finds that GREAT MIDWEST violated section 627.4108(3)(b)2. and Rule 69O-171.012, *Florida Administrative Code*. The OIR deems the violation as non-willful, warranting a fine in the amount of $12,500 U.S. Dollars ("USD") for the violation pursuant to section 624.4211(2).

10. GREAT MIDWEST agrees to pay an administrative fine in the amount of $12,500 USD and administrative costs of $2,000 USD to the OIR within ten days of the execution of this Consent Order. GREAT MIDWEST shall not provide payment before the Commissioner executes this Consent Order. GREAT MIDWEST 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. GREAT MIDWEST 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 in accordance with sections 120.569(2)(n) and 120.60(6).

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

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

15. GREAT MIDWEST 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. GREAT MIDWEST 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 GREAT MIDWEST.

WHEREFORE, the agreement between GREAT MIDWEST 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 13 day of October, 2025.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

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

GREAT MIDWEST INSURANCE COMPANY

By: _____

Print Name: Patricia Ryan

Title: General Counsel

Date: October 8, 2025

STATE OF Texas

COUNTY OF Harris

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☑ online notarization, this 8th day of October 2025, by Patricia Ryan (name of person) as the General Counsel and Secretary (type of authority; e.g., officer, trustee, attorney in fact) for Great Midwest Insurance Company (company name).

CHRISTINA BISHOP
My Notary ID # 131090488
Expires April 14, 2029

_____
(Signature of the Notary)

Christina Bishop
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires April 14, 2029

COPIES FURNISHED TO:

PATRICIA RYAN
GENERAL COUNSEL
Great Midwest Insurance Company
800 Gessner, Suite 600
Houston, TX 77024
(713) 935-4800
compliance@skywardinsurance.com

CHRISTINA HUFF
DIRECTOR
Florida Office of Insurance Regulation
P & C Market Regulation
200 East Gaines Street
Tallahassee, Florida 32399

ALEX CIUPALO
ASSISTANT GENERAL COUNSEL
Florida Office of Insurance Regulation
200 E. Gaines Street
Tallahassee, Florida 32399
Alex.Ciupalo@floir.com