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JUN 30 2025

INSURANCE REGULATION
Docketed by: ED

# OFFICE OF INSURANCE REGULATION

**MICHAEL YAWORSKY**
COMMISSIONER

**Index: OIR 2025-77**

IN THE MATTER OF:

CASE NO.: 401363-25-CO

NATIONAL UNION FIRE INSURANCE
CO. OF PITTSBURG, PA
_____/

## CONSENT ORDER

THIS CAUSE came for consideration as the result of NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA's ("NATIONAL UNION FIRE") failure to timely file its Property & Casualty Calendar Year ("PCCY") Experience Reporting data with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 627.915(2), (5), Florida Statutes (2024).[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. NATIONAL UNION FIRE is an insurer authorized to transact business in Florida. NATIONAL UNION FIRE is subject to regulation by the OIR under the Florida Insurance Code.

2. Insurers subject to section 627.915(2) were required to submit data for the annual PCCY Experience Reporting data for calendar year 2024 to OIR by April 1, 2025.

3. Rule 69O-171.008, *Florida Administrative Code*, requires each insurer that is authorized to transact fire, homeowner's, multiple peril, commercial multiple peril, medical

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

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malpractice, product liability, workers' compensation, private passenger automobile liability, commercial automobile liability, private passenger automobile physical damage, commercial automobile physical damage, directors' and officers', or other liability insurance to file Form OIR-D0-308, "Florida Property and Casualty Insurance Calendar Year Experience," with the OIR covering the preceding calendar year on or before April 1 of each year.

4. NATIONAL UNION FIRE failed to timely file its 2024 PCCY Experience Reporting data with the OIR by the April 1, 2025 due date.

5. On April 23, 2025, NATIONAL UNION FIRE filed its 2024 PCCY Experience Reporting data with the OIR.

6. 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.

7. The OIR finds that NATIONAL UNION FIRE violated section 627.915(2), (5). 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)(a)2.

8. NATIONAL UNION FIRE 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. NATIONAL UNION FIRE shall not provide payment before the Commissioner executes this Consent Order. NATIONAL UNION FIRE shall send its payment to the address reflected on the invoice attached hereto as "Exhibit A."

9. 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

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must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

10. NATIONAL UNION FIRE 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 NATIONAL UNION FIRE's license in this state in accordance with sections 120.569(2)(n) and 120.60(6).

11. NATIONAL UNION FIRE additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may be considered willful and subject NATIONAL UNION FIRE to appropriate penalties and fines.

12. NATIONAL UNION FIRE additionally agrees that any future violations of the statutes or rules named herein may be deemed willful, subjecting NATIONAL UNION FIRE to penalties as the OIR deems appropriate.

13. NATIONAL UNION FIRE 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. NATIONAL UNION FIRE 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.

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

15. The parties agree that this Consent Order shall be deemed to be executed when the Commissioner has signed a copy of this Consent Order bearing the notarized signature of the authorized representative of NATIONAL UNION FIRE.

WHEREFORE, the agreement between NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA 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 30th day of June, 2025.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA, 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 NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA to the terms and conditions of this Consent Order.

NATIONAL UNION FIRE INSURANCE CO. OF PITTSBURG, PA

Signed by:
By: Steven Harris
D562420DEB1F4B9...

[Corporate Seal]

Print Name: Steven Harris

Title: Vice President

Date: 6/24/2025

STATE OF NJ

COUNTY OF Union

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☒ online notarization, this ____ day of 6/24/2025 2025, by Steven Harris (name of person) as Vice President (type of authority; e.g., officer, trustee, attorney in fact) for National Union Fire Insurance Company. (company name)

JENNIFER LEUNG
NOTARY PUBLIC
STATE OF NEW JERSEY
My Comm. Expires Apr. 29, 2026

DocuSigned by:
Jennifer Leung
091720B032AD446...
(Signature of the Notary)

Jennifer Leung
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires 04/29/2026

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COPIES FURNISHED TO:

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