FILED

AUG 18 2025

INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2025-141

IN THE MATTER OF: CASE NO.: 401643-25-CO

UNITED FINANCIAL CASUALTY COMPANY
_____/

CONSENT ORDER

THIS CAUSE came for consideration as the result of UNITED FINANCIAL CASUALTY COMPANY's ("UNITED FINANCIAL") 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 (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. UNITED FINANCIAL 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.

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

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

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

5. In addition, Rule 69O-171.012, *Florida Administrative Code*, 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. UNITED FINANCIAL failed to timely file its 2025 Annual Certification Form with the OIR, by the May 1, 2025 due date.

7. On May 9, 2025, UNITED FINANCIAL 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, Florida Statutes, the OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer.

9. The OIR finds that UNITED FINANCIAL 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 $6,000 U.S. Dollars ("USD") for the violation pursuant to section 624.4211(2).

10. UNITED FINANCIAL 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. UNITED FINANCIAL shall not provide payment before the Commissioner

executes this Consent Order. UNITED FINANCIAL 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. UNITED FINANCIAL 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. UNITED FINANCIAL 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 UNITED FINANCIAL to such administrative action as the OIR deems appropriate as specifically authorized by law.

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

15. UNITED FINANCIAL 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. UNITED FINANCIAL 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 UNITED FINANCIAL.

WHEREFORE, the agreement between UNITED FINANCIAL CASUALTY 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 August, 2025.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, UNITED FINANCIAL CASUALTY 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 UNITED FINACIAL CASULATY COMPANY, to the terms and conditions of this Consent Order.

UNITED FINANCIAL CASUALTY COMPANY

By: Cory Fischer

[Corporate Seal]

Print Name: Cory Fischer

Title: President, UFCC

Date: 8/7/63

STATE OF Ohio

COUNTY OF Cuyahoga

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 7th day of August 2025, by Dee Anne Bolt (name of person) as Executive Assistant/Notary (type of authority; e.g., officer, trustee, attorney in fact) for United Financial Casualty Company (company name).

NOTARY PUBLIC STATE OF OHIO

DEE ANNE BOLT
Notary Public, State of Ohio
My Commission Expires
August 22, 2028

Dee Anne Bolt
(Signature of the Notary)

Dee Anne Bolt
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires 8/22/2028

COPIES FURNISHED TO:

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