FILED

JUN 30 2025

INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2025-89

IN THE MATTER OF:

CASE NO.: 401299-25-CO

UNIVERSAL NORTH AMERICA
INSURANCE COMPANY
_____/

CONSENT ORDER

THIS CAUSE came for consideration as the result of UNIVERSAL NORTH AMERICA INSURANCE COMPANY's ("UNIVERSAL") failure to timely file its "Florida Property Claims Litigation Data Call Reporting Form" with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 624.424(11), Florida Statutes (2024),[1] and Rule 690-171.011, *Florida Administrative Code*. 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. UNIVERSAL is an insurer authorized to transact business in Florida and is subject to regulation by the OIR under the Florida Insurance Code.

2. The OIR believes that the long term success of Florida's property market requires a comprehensive understanding of what is going on within it. To that end, the OIR proposed the closed claim data call, and from the time it became a statutory requirement, the OIR has worked

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

diligently to implement the law and gather data in accordance with section 624.424(11) from authorized insurers issuing personal lines or commercial lines residential property insurance policies.

3. Following the passage of the reporting requirements in Senate Bill 76 approved by the Governor on June 11, 2021, the OIR issued an Informational Memorandum OIR-22-01M to all personal and commercial residential property insurers authorized to do business in Florida to notify them of the passage of the legislation and provide guidance regarding new property claim litigation reporting requirements. As part of the rulemaking process, the OIR published the data call template for the data call and hosted an in-person and virtual workshop to solicit comments on the reporting form template. The OIR has emphasized on numerous occasions that insurers should review their systems and ensure that they are able to accurately collect and report data as required by Florida law.

4. In January 2025, the OIR issued the data call notice for personal and commercial residential property claims litigation reporting to each insurer or insurer group required to submit this data. The OIR encouraged companies to begin submitting data as soon as possible, ahead of the March 3, 2025 deadline.

5. Rule 69O-171.011 of the *Code* requires insurers to submit data for the annual Residential Property Claims and Litigation Data Call by March 1.

6. Rule 69O-171.011 of the *Code* requires each insurer that issues personal lines or commercial lines residential property insurance policies to file Form OIR-B1-2222, "Florida Property Claims Litigation Data Call Reporting Form," with the OIR covering the preceding calendar year on or before March 1, 2025. In the data call notice, the OIR provided insurers with a March 3, 2025 deadline.

7. UNIVERSAL failed to file its 2024 "Florida Property Claims Litigation Data Call Reporting Form" with the OIR by the March 3, 2025 due date.

8. On March 18, 2025, UNIVERSAL filed its 2024 "Florida Property Claims Litigation Data Call Reporting Form" with the OIR.

9. 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.

10. The OIR finds that UNIVERSAL has violated section 624.424(11) and Rule 69O-171.011 of the *Code*. The OIR deems the violation as non-willful, warranting a fine in the amount of $12,500.

11. UNIVERSAL agrees to pay an administrative fine in the amount of $12,500 U.S. Dollars ("USD") and administrative costs of $2,000 USD to the OIR within ten days of the execution of this Consent Order. UNIVERSAL shall not provide payment before the Commissioner executes this Consent Order. UNIVERSAL shall send its payment to the address reflected on the invoice attached hereto as "Exhibit A."

12. 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.

13. UNIVERSAL 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 UNIVERSAL's license in this state in accordance with sections 120.569(2)(n) and 120.60(6).

14. UNIVERSAL 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 UNIVERSAL to appropriate penalties and fines.

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

16. UNIVERSAL 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. UNIVERSAL 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.

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

18. 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 UNIVERSAL.

(The remainder of this page is intentionally left blank.)

WHEREFORE, the agreement between UNIVERSAL NORTH AMERICA 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 30 day of June, 2025.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, UNIVERSAL NORTH AMERICA 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 UNIVERSAL NORTH AMERICA INSURANCE COMPANY, to the terms and conditions of this Consent Order.

UNIVERSAL NORTH AMERICA INSURANCE COMPANY

By: _____

[Corporate Seal]

Print Name: Miguel Barrales

Title: President

Date: June 12, 2025

STATE OF FLORIDA

COUNTY OF SARASOTA

The foregoing instrument was acknowledged before me by means of ☑ physical presence or ☐ online notarization, this 12th day of June 2025, by Miguel Barrales (name of person) as President (type of authority; e.g., officer, trustee, attorney in fact) for Universal North America Insurance Company (company name).

NOTARY PUBLIC STATE OF FLORIDA
STELLA M. KILBOURNE
Commission # HH 263763
Expires October 30, 2026

_____
(Signature of the Notary)

Stella M. Kilbourne
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires October 30, 2026

COPIES FURNISHED TO:

MIGUEL ANGEL BARRALES
PRESIDENT
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FLORIDA OFFICE OF
Insurance
Regulation

MICHAEL YAWORSKY
INSURANCE COMMISSIONER

INVOICE

UNIVERSAL NORTH AMERICA INSURANCE COMPANY
4300 CENTREWAY PLACE, SUITE 150
ARLINGTON, TX 76018

INVOICE DATE: June 3, 2025

ATTN: MIGUEL ANGEL BARRALES

INVOICE #: OIR 25-033358

P&C Market Regulation/ Requested by William Oglo/ Matter Number 401299-25-CO

Description	Units	Rate	Price
1249J: ADMINISTRATIVE COSTS	1.00	$2,000.00	$2,000.00
1105J: FINE	1.00	$12,500.00	$12,500.00

TOTAL: **$14,500.00**

PAYMENT DUE UPON RECEIPT: **$14,500.00**

Pay by Wire (ACH) Instructions:

1. Do not alter the amount due
2. Remember to include the OIR invoice number in the body of the wire payment
3. Include company name

Bank: WELLS FARGO, N.A.
1 INDEPENDENT DRIVE, JACKSONVILLE, FL 32202

Account Title: STATE OF FLORIDA DEPARTMENT OF FINANCIAL SERVICES DFS – **OFFICE OF INSURANCE REGULATION** – LOCATION 4300430

Account Number: 4834783854

ACH and Incoming Wire and ABA/Routing Number: 121000248

Pay by Check Instructions:

1. Do not alter the amount due
2. Make check payable to the Florida Office of Insurance Regulation
3. Include a copy of this invoice to ensure your payment is applied correctly

Mail check and a copy of this invoice to:
Florida Department of Financial Services
Revenue Processing Section
P.O. Box 6100
Tallahassee, FL 32314-6100

Please contact Lisa Stinson at (850) 413-2458 or Lisa.Stinson@floir.com if you have any questions regarding your invoice.