

INSURER COMPLIANCE REPORT

January 31, 2024



Michael Yaworsky
Insurance Commissioner

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Purpose and Scope

On May 31, 2023, Governor Ron DeSantis signed Senate Bill 7052 into law and enacted several consumer protection measures to further increase competition and accountability in Florida's property insurance market. Pursuant to section 624.315(4), Florida Statutes, the Florida Office of Insurance Regulation (OIR or office) shall:

Create a report detailing all actions of the office to enforce insurer compliance with this code and all rules and orders of the office or department during the previous year. For each of the following, the report must detail the insurer or other licensee or registrant against whom such action was taken; whether the office found any violation of law or rule by such party, and, if so, detail such violation; and the resolution of such action, including any penalties imposed by the office. The report must be published on the website of the office and submitted to the commission, the President of the Senate, the Speaker of the House of Representatives, and the legislative committees with jurisdiction over matters of insurance on or before January 31 of each year. The report must include, but need not be limited to:

- 1. The revocation, denial, or suspension of any license or registration issued by the office.*
- 2. All actions taken pursuant to s. 624.310.*
- 3. Fines imposed by the office for violations of this code.*
- 4. Consent orders entered into by the office.*
- 5. Examinations and investigations conducted and completed by the office pursuant to ss. 624.316 and 624.3161.*
- 6. Investigations conducted and completed, by line of insurance, for which the office found violations of law or rule but did not take enforcement action.*

Each quarter, the office shall create a report detailing all actions of the office to enforce insurer compliance during the previous quarter. The report must include, but need not be limited to, the subjects that must be included in the annual report under paragraph (a). The report must be submitted to the commission, the President of the Senate, the Speaker of the House of Representatives, and the legislative committees with jurisdiction over matters of insurance. The report is due on or before April 30, July 31, October 31, and January 31, respectively, for the immediately preceding quarter. The report due January 31 may be included within the annual report required under paragraph (a).

The office need not include within any report required under this subsection information that would violate any confidentiality provision included within any agreement, order, or consent order entered into or adopted by the office.

Organization of the Report

OIR is responsible for all activities concerning insurers and other risk bearing entities, including licensing, rates, policy forms, market conduct, claims, issuance of certificates of authority, solvency, viatical settlements, premium financing, and administrative supervision, as provided under the Florida Insurance Code or Chapter 636, Florida Statutes.

This report details market conduct actions taken by OIR’s property and casualty and life and health market regulation and financial oversight business units against regulated entities during calendar year 2023.

Prior OIR updates are available [here](#).

Regulated Entities License

The revocation, denial, or suspension of any license or registration issued by the office

In 2023, OIR issued two orders of suspension and issued one order denying the issuance of a Certificate of Authority. Details for each order are available below:

Company	License or Registration Type	Action Taken	Reason for Action	Consent Order
Capacity Insurance Company	Certificate of Authority	Suspension	Impairment of surplus; Failure to file 2022 Annual Financial Statement pursuant to s. 624.424, F.S; Failure to file 2022 Holding Company Registration Statement required pursuant to s. 628.801, F.S.	308839-23-FO - Issued April 14, 2023
First Solution Financial Services	Premium Finance Company License	Suspension	Failure to maintain required net worth pursuant to s. 627.828(1), F.S.	299772-22 – Issued April 27, 2023
Veritas Legal Plan, Inc.	Certificate of Authority	Denial	Failure to meet the requirements of s. 624.021, F.S.	267175-20 – Issued October 6, 2023

All Actions Taken Pursuant to s. 624.310, F.S.

In 2023, OIR determined two companies were operating as an unlicensed entity. Previous consent orders issued against unlicensed entities are available on OIR’s website [here](#).

Details for the initial cease and desist orders are available below:

Company	Insurance Type	Action Taken	Consent Order
Talisman Casualty Insurance Company	Captive Insurance	Initial Order to Cease and Desist	309821-23 – Issued July 27, 2023

Clinical Wellness Network, LLC	Multiple-Employer Welfare Arrangement	Initial Order to Cease and Desist	265467-20 – Issued September 27, 2023
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Fines

Fines imposed by the office for violations of this code

Fines imposed against insurers serves as a market regulation penalty following an examination or investigation. Section 624.4211(1), Florida Statutes, provides that if OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under Chapter 624, OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer. Upon examination, a violation of the Florida Insurance Code could result in any of the following:

- For nonwillful violations, OIR may issue fines up to \$25,000 per violation, up to an aggregate amount of \$100,000 for all nonwillful violations arising out of the same action, related to a covered loss or claim caused by an emergency for which the Governor declared a state of emergency pursuant to s. 252.36, F.S.
- For all other nonwillful violations arising out of the same action, OIR may issue fines up to \$12,500 per violation, up to an aggregate amount of \$50,000.
- For knowing and willful violations of a lawful order or rule of the office or commission or a provision of this code, OIR may impose a fine upon the insurer up to \$200,000 for each such violation, up to an aggregate amount of \$1 million for violations arising out of the same action, related to a covered loss or claim caused by an emergency for which the Governor declared a state of emergency pursuant to s. 252.36, F.S.
- For all other knowing and willful violations arising out of the same action, OIR may issue fines up to \$100,000 per violation, up to an aggregate amount of \$500,000.

In 2023, OIR issued fines to 68 insurers. Details for each fine are available below:

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
21 st Century Indemnity Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$1,000	309622-23 – Issued June 30, 2023
Accredited Surety and Casualty Company, Inc.	Failed to timely file the 2023 Private Passenger Automobile Excessive Profits Report, pursuant to s. 627.915, F.S.	Private Passenger Auto	\$3,000	314388-23 – Issued October 5, 2023

AFCO Premium Credit, LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$100	315326-23 – Issued December 7, 2023
AGCS Marine Insurance Company	Failed to timely file the 2023 Private Passenger Automobile Excessive Profits Report, pursuant to s. 627.915, F.S.	Private Passenger Auto	\$6,250	314381-23 – Issued December 7, 2023
American Equity Investment Life Insurance Company	Failed to timely file the 2022 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Life & Health	\$2,500	312080-23 – Issued November 9, 2023
American Federation Insurance Company	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$1,000	311418-23 – Issued July 31, 2023
American Interstate Insurance Company	Charged a rate that was not filed with OIR, pursuant to s. 627.091 & 627.191, F.S.	Property & Casualty	\$20,000	307131-23 – Issued October 6, 2023
American Mobile Insurance Exchange	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$1,000	308522-23 – Issued May 2, 2023
Associated Acceptance of Florida, Inc.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$10,000	311127-23 – Issued June 27, 2023
Beazley America Insurance Company, Inc.	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$1,000	311421-23 – Issued August 10, 2023
BRL Financial Group LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$600	311121-23 – Issued June 29, 2023
CAC Acceptance Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$7,200	316144-23 – Issued November 20, 2023

Capital Premium Finance, Inc.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$100	318375-23 – Issued November 20, 2023
Castle Key Indemnity Company	Failed to timely file a 2023 Quarterly Supplemental Reporting, pursuant to s. 624.424(10), F.S.	Residential Property	\$1,000	310776-23 – Issued June 29, 2023
Castle Key Insurance Company	Failed to timely file a 2023 Quarterly Supplemental Reporting, pursuant to s. 624.424(10), F.S.	Residential Property	\$1,000	310777-23 – Issued June 29, 2023
ClassicPlan Premium Financing, Inc.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$3,700	311118-23 – Issued July 21, 2023
Coral Finance Company	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$8,400	311117-23 – Issued November 20, 2023
Del Rio Discount Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code	Premium Finance	\$800	311125-23 – Issued July 17, 2023
Diamond State Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$2,500	309618-23 – Issued June 7, 2023
Doctors Direct Insurance, Inc.	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$1,000	311417-23 – Issued July 17, 2023
Egret Premium Finance Company	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$6,600	311120-23 – Issued September 11, 2023
Everspan Insurance Comapny	Failed to timely file the Property and Casualty Calendar Year Experience	Property & Casualty	\$1,000	309623-23 – Issued June 30, 2023

	Reporting, pursuant to s. 627.915(2) and (5), F.S.			
Fast Funds Financial, LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$700	311123-23 – Issued June 27, 2023
First American Property & Casualty Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$5,000	309611-23 – Issued June 5, 2023
Florida Farm Bureau Casualty Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308523-23 – Issued May 2, 2023
Florida Farm Bureau General Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308524-23 – Issued May 2, 2023
Florida Lawyers Mutual Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$5,000	309613-23 – Issued June 5, 2023
Fount Financial Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$6,000	315011-23 – Issued October 20, 2023
General Insurance Company of America	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$1,000	311419-23 – Issued August 3, 2023
Golden Premium Finance LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$100	316234-23 – Issued October 31, 2023
Government Employees Insurance Company	Failed to timely file the 2022 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Life & Health	\$2,500	312079-23 – Issued November 15, 2023

Granada Indemnity Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$5,000	309614-23 – Issued June 19, 2023
HNO Premium Finance Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$1,000	311115-23 – Issued July 5, 2023
Incline Casualty Company	Failed to timely file the 2023 Private Passenger Automobile Excessive Profits Report, pursuant to s. 627.915, F.S.	Private Passenger Auto	\$6,250	314385-23 – Issued October 4, 2023
Indiana Lumbermens Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Premium Finance	\$2,500	308525-23 – Issued May 25, 2023
Insurance Finance Specialists	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$10,000	315920-23 – Issued September 27, 2023
Insurance Premium Financing, Inc.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$1,300	311126-23 – Issued September 6, 2023
IPFS Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$1,000	313204-23 – Issued September 29, 2023
Knightbrook Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$1,000	308526-23 – Issued May 2, 2023
Lancer Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$5,000	309617-23 – Issued June 12, 2023

LIO Insurance Company	Failed to timely file a 2023 Quarterly Supplemental Reporting, pursuant to s. 624.424(10), F.S.	Property & Casualty	\$6,250	317946-23 – Issued November 15, 2023
Lyndon Southern Insurance Company	Failed to comply with s. 634.171 and s. 634.282(2)(b), F.S.	Property & Casualty	\$2,500	312895-23 – Issued November 20, 2023
National Premium Budget Plan Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$10,000	311122-23 – Issued July 5, 2023
Old Republic Insurance Company	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$1,000	311415-23 – Issued August 17, 2023
Old Republic Union Insurance Company	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$1,000	311416-23 – Issued August 17, 2023
Palomar Specialty Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting, pursuant to s. 627.915(2) and (5), F.S.	Property & Casualty	\$2,500	309620-23 – Issued May 24, 2023
Peerless Indemnity Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$5,000	308527-23 – Issued June 2, 2023
Progressive Advanced Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308528-23 – Issued May 15, 2023
Progressive Casualty Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308529-23 – Issued May 15, 2023
Progressive Express Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308530-23 – Issued May 15, 2023

Progressive Southeastern Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308531-23 – Issued May 15, 2023
Protective Insurance Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$5,000	308532-23 - Issued
Protective Property & Casualty Insurance Company	Failed to timely file the Property and Casualty Calendar Year Experience Reporting pursuant to s. 627.915, F.S.	Property & Casualty	\$1,000	309621-23 – Issued July 24, 2023
Reliable Premium Finance Company	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$900	314743-23 – Issued September 1, 2023
Root Insurance Company	Failed to timely file the 2023 Private Passenger Automobile Excessive Profits Report, pursuant to s. 627.915, F.S.	Property & Casualty	\$12,500	314378-23 – Issued October 24, 2023
SiriusPoint Specialty Insurance Corporation	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Property & Casualty	\$1,000	311422-23 – Issued July 21, 2023
Sirix Funding LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$100	311114-23 – Issued June 29, 2023
Siuprem, Inc.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$10,000	313205-23 – Issued August 3, 2023
South Bay Acceptance Corporation	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$5,300	315924-23 – Issued September 29, 2023

Southeast Capital Assurance Company LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$1,000	311124-23 – Issued June 29, 2023
Southern Pacific Insurance Corporation	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$1,000	311423-23 – Issued July 31, 2023
Starr Specialty Insurance Company	Failed to timely file the 2022 Professional Liability Claims Report pursuant to s. 627.912(1), F.S.	Surplus Lines	\$1,000	311424-23 – Issued August 10, 2023
Starstone National Insurance Company	Failed to timely file a 2023 Quarterly Supplemental Reporting, pursuant to s. 624.424(10), F.S.	Property & Casualty	\$1,000	310779-23 – Issued June 27, 2023
Sun-East Funding, LLC	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$3,200	311116-23 – Issued June 27, 2023
Tepco Premium Finance, L.L.C.	Tri-annual examination of the premium finance company for compliance with s. 627.848, F.S. and the Code.	Premium Finance	\$5,200	312083-23 – Issued August 3, 2023
Tesla Insurance Company	Failed to timely file the 2022 Gross Annual Premium Report, pursuant to s. 627.9175, F.S.	Life & Health	\$1,000	312082-23 – Issued October 31, 2023
United Financial Casualty Company	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$2,500	308535-23 – Issued May 15, 2023
Vault Reciprocal Exchange	Failed to timely file the 2022 Personal and Commercial Residential Claims Litigation Reporting, pursuant to s. 624.424(11), F.S.	Residential Property	\$5,000	308536-23 – Issued May 24, 2023

Examinations and Investigations

Examinations and investigations conducted and completed by the office pursuant to ss. 624.316 and 624.3161

Financial Examinations

OIR monitors the financial condition of regulated entities through financial examinations. OIR is statutorily required to conduct a financial examination of each domestic insurer at least once every five years. In 2023, OIR's property and casualty financial oversight business unit completed 28 financial examinations and OIR's life and health financial oversight business unit completed 7 financial examinations¹.

Completed property and casualty financial examination reports are available on OIR's website [here](#). Completed life and health financial examinations are available on OIR's website [here](#).

A list of the financial examinations completed in 2023 is below:

Property and Casualty

- Accredited Surety and Casualty Company, Inc.
- American Mobile Insurance Exchange
- Anchor Property and Casualty Insurance Company
- Associated Industries Insurance Company
- Bridgefield Casualty Insurance Company
- Bridgefield Employers Insurance Company
- Capacity Insurance Company
- Centauri Specialty Insurance Company
- FHM Insurance Company
- Frank Winston Crum Insurance Company
- Heritage Property and Casualty Insurance Company
- Main Street America Assurance Company
- Main Street America Protection Insurance Company
- Mercury Indemnity Company of America
- Mercury Insurance Company of Florida
- National Consumer Title Insurance Company
- NGM Insurance Company
- Old Dominion Insurance Company
- Old Republic National Title Insurance Company
- O'Shaughnahill Surety and Insurance, Inc.
- Republic Mortgage Assurance Company
- Safepoint Insurance Company
- Security National Insurance Company

¹ This report specifically references examinations completed pursuant to ss. 624.316 and 624.3161, F.S. Some life and health financial examinations are completed pursuant to s. 641.27, F.S. and are not included in this report.

- Star Casualty Insurance Company
- Tower Hill Insurance Exchange
- Trusted Resource Underwriters Exchange
- Vault Reciprocal Exchange
- Vyrd Insurance Company

Life and Health

- AmeriHealth Caritas Florida, Inc.
- Best Meridian Insurance Company
- Centene Venture Company Florida
- Devoted Health Insurance Company
- Independent Colleges and Universities Benefits Association, Inc.
- Trans-Oceanic Life Insurance Company of America
- Guidewell Simplifi, Inc.

Market Conduct Examinations

OIR monitors insurance company products and practices for compliance with the Florida Insurance Code through market conduct examinations. A market conduct examination, whether routine or targeted, is a formal, in-depth, technical review and sampling of an insurer’s books and records to determine if the business practices are in compliance. Consistent with nationally recognized best practices, OIR emphasizes issue-specific, complaint-driven, and targeted examinations, along with routine examinations performed at regular intervals.

During the reported timeframe, OIR conducted and completed 49 market conduct examinations. A list of the market conduct examinations is below:

Company	Line of Insurance
AFCO Credit Corporation	Premium Finance
AFCO Premium Credit, LLC	Premium Finance
American Investment Equity Life Insurance Company	Life
ASP Consultants LLC	Premium Finance
Associated Acceptance of Florida, Inc.	Premium Finance
BRL Financial Group LLC	Premium Finance
Budget Service, Inc.	Premium Finance
Bulldog Premium Finance, LLC	Premium Finance
CAC Acceptance Corporation	Premium Finance
Capital Premium Finance, Inc.	Premium Finance
Citation Finance Company, Inc.	Premium Finance
Citizens Property Insurance Corporation	Property & Casualty
ClassicPlan Premium Financing, Inc.	Premium Finance
Coral Finance Company	Premium Finance
DAB Premium Finance LLC	Premium Finance
Del Rio Discount Corporation	Premium Finance
Direct Premium Finance LLC	Premium Finance

Eagle Life Insurance Company	Life
Egret Premium Finance Company	Premium Finance
E.T.I. Financial Corporation	Premium Finance
Express Premium Finance Company, L.L.C.	Premium Finance
EZ Pay Premium Finance LLC	Premium Finance
Fast Funds Financial, LLC	Premium Finance
Finanz, LLC	Premium Finance
First National Premium Finance Corp.	Premium Finance
First Solution Financial Services, Inc.	Premium Finance
Fount Financial Corporation	Premium Finance
Golden Premium Finance LLC	Premium Finance
Granada Premium Finance Co.	Premium Finance
Grove Bay Premium Finance LLC	Premium Finance
HNO Premium Finance Corporation	Premium Finance
Insurance Finance Specialists	Premium Finance
Insurance Payment Company	Premium Finance
Insurance Premium Financing, Inc.	Premium Finance
IPFS Corporation	Premium Finance
Johnson & Johnson Preferred Financing, Inc.	Premium Finance
National Partners PFCO, LLC	Premium Finance
National Premium Budget Plan Corporation	Premium Finance
Nationwide Life Insurance Company	Life
Nationwide Life and Annuity Insurance Company	Life
Reliable Premium Finance Company, Inc.	Premium Finance
Royal Premium Budget, Inc.	Premium Finance
Security Premium Finance, Inc.	Premium Finance
SIRIX Funding LLC	Premium Finance
SIUPREM, Inc.	Premium Finance
South Bay Acceptance Corporation	Premium Finance
Southeast Capital Assurance Company LLC	Premium Finance
Sun-East Funding, LLC	Premium Finance
Tepeco Premium Financing LLC	Premium Finance

Market Conduct Investigations

A market conduct investigation is a formal inquiry process through which OIR conducts a thorough review of the insurer's business practices related to an issue and makes a determination of the outcome. Investigations are usually related to a pattern of issues and practices that can affect policyholders. Depending on the outcome of the investigation, additional regulatory action may be taken by OIR.

During the reported timeframe, OIR conducted and completed 175 market conduct investigations. A list of the market conduct investigations is below:

Company	Line of Insurance
21st Century Indemnity Insurance Company	Property & Casualty

Accelerant National Insurance Company	Property & Casualty
Accredited Surety and Casualty Company, Inc.	Property & Casualty
Admiral Indemnity Company	Property & Casualty
Affiliated FM Insurance Company	Property & Casualty
AGCS Marine Insurance Company	Property & Casualty
Allied Trust Insurance Company	Property & Casualty
Allstate Indemnity Company	Property & Casualty
Allstate Insurance Company	Property & Casualty
Allstate Property & Casualty Insurance Company	Property & Casualty
American Casualty Company of Reading, Pennsylvania	Property & Casualty
American Coastal Insurance Company	Property & Casualty
American Commerce Insurance Company	Property & Casualty
American Equity Investment Life Insurance Company	Life & Health
American Family Connect Property & Casualty Insurance Company	Property & Casualty
American Federation Insurance Company	Property & Casualty
American Interstate Insurance Company	Property & Casualty
American Millennium Insurance Company	Property & Casualty
American Mobile Insurance Exchange	Property & Casualty
American National Property & Casualty Company	Property & Casualty
American Platinum Property and Casualty Insurance Company	Property & Casualty
American Sentinel Insurance Company	Property & Casualty
American Southern Insurance Company	Property & Casualty
Amguard Insurance Company	Property & Casualty
Amica Mutual Insurance Company	Property & Casualty
AP USA	Property & Casualty
Argonaut Insurance Company	Property & Casualty
Athome Insurance Company	Property & Casualty
Athome Insurance Company	Property & Casualty
Avemco Insurance Company	Property & Casualty
Beazley America Insurance Company, Inc.	Property & Casualty
Berkshire Hathaway Specialty Insurance Company	Health
Blue Cross & Blue Shield of Florida, Inc.	Health
Builders Alliance Insurance Company	Property & Casualty
Builders Premier Insurance Company	Property & Casualty
Cable Insurance Company	Property & Casualty
Carolina Casualty Insurance Company	Property & Casualty
Castle Key Indemnity Company	Property & Casualty
Castle Key Insurance Company	Property & Casualty

Caterpillar Insurance Company	Property & Casualty
Celtic Insurance Company	Health
Centauri Specialty Insurance Company	Property & Casualty
Church Insurance Company	Property & Casualty
Citizens Property Insurance Corporation	Property & Casualty
Colonial Surety Company	Property & Casualty
Continental Insurance Company	Property & Casualty
Courtesy Insurance Company	Property & Casualty
Coventry First, LLC	Life
CPP Insurance Company	Property & Casualty
Diamond State Insurance Company	Property & Casualty
Doctors Direct Insurance, Inc.	Property & Casualty
Doxo, Inc.	Property & Casualty
Eagle Life Insurance Company	Life
Eastguard Insurance Company	Property & Casualty
Elan Benefit Services, LLC	Health
Elysian Healthcare	Health
Equity Insurance Company	Property & Casualty
Esurance Insurance Company	Property & Casualty
Everspan Insurance Company	Property & Casualty
Excess Share Insurance Corporation	Property & Casualty
Farmers Casualty Insurance Company	Property & Casualty
First Acceptance Insurance Company, Inc.	Property & Casualty
First American Property & Casualty Insurance Company	Property & Casualty
First Community Insurance Company	Property & Casualty
First Floridian Auto and Home Insurance Company	Property & Casualty
First Liberty Insurance Corporation (The)	Property & Casualty
First Protective Insurance Company	Property & Casualty
Florida Family Home Insurance Company	Property & Casualty
Florida Farm Bureau Casualty Insurance Company	Property & Casualty
Florida Farm Bureau General Insurance Company	Property & Casualty
Florida Lawyers Mutual Insurance Company	Property & Casualty
Foremost Insurance Company	Property & Casualty
Garrison Property and Casualty Insurance Company	Property & Casualty
Geico Choice Insurance Company	Property & Casualty
General Automobile Insurance Company, Inc. (The)	Property & Casualty
General Insurance Company of America	Property & Casualty
Government Employees Insurance Company	Life & Health
Granada Indemnity Company	Property & Casualty
Granada Insurance Company	Property & Casualty
Great Divide Insurance Company	Property & Casualty

Greenwood Insurance Company	Property & Casualty
Guarded Wellness, LLC	Life & Health
Guardian Independent Operators Association	Life & Health
Hartford Casualty Insurance Company	Property & Casualty
Homeland Insurance Company of De	Property & Casualty
Incline Casualty Company	Property & Casualty
Independent Colleges and Universities Benefits Association, Inc.	Life & Health
Indiana Lumbermens Insurance Company	Property & Casualty
Infinity Casualty Insurance Company	Property & Casualty
Infinity Select Insurance Company	Property & Casualty
Infinity Standard Insurance Company	Property & Casualty
Intrepid Casualty Company	Property & Casualty
Inverin Insurance Company	Property & Casualty
Key Risk Insurance Company	Property & Casualty
Kin Interinsurance Network	Property & Casualty
Knightbrook Insurance Company	Property & Casualty
Lancer Insurance Company	Property & Casualty
Liberty Mutual Fire Insurance Company	Property & Casualty
LIO Insurance Company	Property & Casualty
Loggerhead Reciprocal Interinsurance Exchange	Property & Casualty
Lyndon Southern Insurance Company	Property & Casualty
Manufacturers Alliance Insurance Company	Property & Casualty
Many Insurance Company	Property & Casualty
Merastar Insurance Company	Property & Casualty
Michigan Commercial Insurance Mutual	Property & Casualty
Midvale Indemnity Company	Property & Casualty
Midwest Employers Casualty Company	Property & Casualty
Midwest Insurance Company	Property & Casualty
My Life Vintage Partners	Life & Health
National Fire Insurance Company of Hartford	Property & Casualty
Nationwide Mutual Insurance Company	Property & Casualty
Nationwide Property and Casualty Insurance Company	Property & Casualty
Nau Country Insurance Company	Property & Casualty
Norguard Insurance Company	Property & Casualty
Qbe Specialty Insurance Company	Property & Casualty
Old Republic Insurance Company	Property & Casualty
Old Republic Union Insurance Company	Property & Casualty
Palomar Specialty Insurance Company	Property & Casualty
Peerless Indemnity Insurance Company	Property & Casualty
Pennsylvania Manufacturers' Association Ins. Co.	Property & Casualty
Pennsylvania Manufacturers Indemnity Company	Property & Casualty

Permanent General Assurance Corporation	Property & Casualty
Permanent General Assurance Corporation of Ohio	Property & Casualty
Plymouth Rock Assurance Preferred Corporation	Property & Casualty
Positive Physicians Insurance Company	Property & Casualty
Praetorian Insurance Company	Property & Casualty
Prime Property & Casualty Insurance Inc.	Property & Casualty
Progressive Advanced Insurance Company	Property & Casualty
Progressive Casualty Insurance Company	Property & Casualty
Progressive Express Insurance Company	Property & Casualty
Progressive Southeastern Insurance Company	Property & Casualty
Protective Insurance Company	Property & Casualty
Protective Property & Casualty Insurance Company	Property & Casualty
Response Insurance Company	Property & Casualty
Root Insurance Company	Property & Casualty
Safe Harbor Insurance Company	Property & Casualty
Security First Insurance Company	Property & Casualty
SiriusPoint Specialty Insurance Corporation	Property & Casualty
Slide Insurance Company	Property & Casualty
Solar Insure, Inc.	Property & Casualty
Sompo America Fire & Marine Insurance Company	Property & Casualty
Sompo American Insurance Company	Property & Casualty
Southern Pacific Insurance Corporation	Property & Casualty
Starr Indemnity & Liability Company	Property & Casualty
Starr Specialty Insurance Company	Property & Casualty
Starstone National Insurance Company	Property & Casualty
State Farm Florida Insurance Company	Property & Casualty
State Farm Mutual Automobile Insurance Company	Property & Casualty
Swiss Re Corporate Solutions America Insurance Corporation	Property & Casualty
Swiss Re Corporate Solutions Elite Insurance Corporation	Property & Casualty
Swiss Re Corporate Solutions Premier Insurance Corporation	Property & Casualty
Sunbridge Exchange, Inc.	Health
Talisman Casualty Insurance Company	Property & Casualty
Tesla Insurance Company	Property & Casualty
Tesla Insurance Company	Health
Tesla Property & Casualty, Inc.	Property & Casualty
Tower Hill Prime Insurance Company	Property & Casualty
Toyota Motor Insurance Company	Property & Casualty
Transportation Insurance Company	Property & Casualty
Trisura Insurance Company	Property & Casualty
Truck Insurance Exchange	Property & Casualty
Union Insurance Company	Property & Casualty

United Automobile Insurance Company	Property & Casualty
United Financial Casualty Company	Property & Casualty
Unitedhealthcare of Florida, Inc.	Health
United Services Automobile Association	Property & Casualty
Universal North America Insurance Company	Property & Casualty
UPMC Health Benefits Inc	Property & Casualty
US Coastal Property & Casualty Insurance Company	Property & Casualty
USAA Casualty Insurance Company	Property & Casualty
USAA General Indemnity Company	Property & Casualty
Valley Forge Insurance Company	Property & Casualty
Vault Reciprocal Exchange	Property & Casualty
Westport Insurance Corporation	Property & Casualty
Zuniga Health, LLC	Life & Health

Investigations with Violations of Law or Rule

Investigations conducted and completed, by line of insurance, for which the office found violations of law or rule but did not take enforcement action

As part of its market regulation efforts, on a monthly basis, OIR reviews data from multiple sources, including information from the Florida Department of Financial Services Division of Consumer Services, direct consumer complaints, data calls issued by OIR, legislators and their constituents, insurance agents, and other industry stakeholders. OIR’s primary concern is that consumers’ issues are properly and timely resolved. If an issue is identified, OIR can take action through an informal inquiry, investigation, or examination.

Below is a list of all investigations conducted and completed by OIR in calendar year 2023 which OIR did not take enforcement action.

Company	Details of Investigation	Line of Insurance
Accelerant National Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Admiral Indemnity Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Affiliated FM Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Allstate Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty

Allstate Property & Casualty Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
American Casualty Company of Reading, Pennsylvania	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
American Casualty Company of Reading, Pennsylvania	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
American Commerce Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
American Family Connect Property & Casualty Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
American Millennium Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
American Sentinel Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
American Southern Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Amguard Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Amica Mutual Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
AP USA	Received a complaint alleging the company may be operating as an unlicensed entity. Referred to appropriate regulatory agency for review and appropriate action.	Property & Casualty
Athome Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Athome Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty

Avemco Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Builders Alliance Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Builders Premier Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Cable Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Carolina Casualty Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Caterpillar Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Centauri Specialty Insurance Company	The insurer has endorsed all policies to remove the ACV endorsement and provide replacement cost coverage as required by law.	Property & Casualty
Church Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Colonial Surety Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Continental Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Continental Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Courtesy Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
CPP Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Doctors Direct Insurance, Inc.	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty

Doxo, Inc.	Received a complaint the alleging fraudulent activity. Referred to appropriate regulatory agency for review and appropriate action.	Property & Casualty
Eastguard Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Elan Benefit Services	Received a complaint alleging the company may be operating as an unlicensed entity. Investigation concluded no Florida consumers were involved and no regulatory jurisdiction.	Health
Elysian Healthcare	Received a complaint the alleging the company may be operating as an unlicensed entity. Referred to appropriate regulatory agency for review and appropriate action.	Health
Equity Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Esurance Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Everett Cash Mutual Insurance Co.	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Everspan Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Excess Share Insurance Corporation	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
First Acceptance Insurance Company, Inc.	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Garrison Property and Casualty Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Geico Choice Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
General Automobile Insurance Company, Inc. (The)	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty

Granada Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Great Divide Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Great Divide Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Guarded Wellness, LLC	Received a complaint alleging the company may be operating as an unlicensed entity. Investigation concluded the company is not an insurer or entity regulated by the Florida Insurance Code.	Health
Infinity Casualty Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Infinity Select Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Infinity Standard Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Intrepid Casualty Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Inverin Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Key Risk Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Kin Interinsurance Network	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
LIO Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Loggerhead Reciprocal Interinsurance Exchange	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Many Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty

Michigan Commercial Insurance Mutual	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Midvale Indemnity Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Midwest Employers Casualty Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Midwest Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
National Fire Insurance Company of Hartford	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
National Fire Insurance Company of Hartford	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Nau Country Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Norguard Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Permanent General Assurance Corporation	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Permanent General Assurance Corporation of Ohio	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Plymouth Rock Assurance Preferred Corporation	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Plymouth Rock Assurance Preferred Corporation	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Positive Physicians Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Prime Property & Casualty Insurance Inc.	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty

Sunbridge Exchange, Inc.	Received a complaint alleging the company may be operating as an unlicensed entity. Investigation concluded the company is not an insurer or entity regulated by the Florida Insurance Code.	Health
Tesla Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Tesla Property & Casualty, Inc.	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Toyota Motor Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Transportation Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Transportation Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Trisura Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Union Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
United Automobile Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
United Services Automobile Association	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Universal North America Insurance Company	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
UPMC Health Benefits Inc	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
USAA Casualty Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
USAA General Indemnity Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty

Valley Forge Insurance Company	The insurer failed to timely file Private Passenger Automobile Policy Count Quarterly Survey that was due on May 15, 2023.	Property & Casualty
Valley Forge Insurance Company	The insurer failed to timely file the 2023 P&C Quarterly Supplemental Reporting 1st Quarter that was due on May 15, 2023.	Property & Casualty
Vault Reciprocal Exchange	The insurer failed to timely file the Property and Casualty Calendar Year Experience Reporting that was due on April 3, 2023.	Property & Casualty
Zuniga Health, LLC	Received a referral regarding a possible unauthorized entity. Investigation concluded the company is not an insurer or entity regulated by the Florida Insurance Code.	Life & Health



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