

INSURER COMPLIANCE REPORT

July 31, 2024



Michael Yaworsky
Insurance Commissioner

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Purpose and Scope

Pursuant to section 624.315(4), Florida Statutes (F.S.), 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, F.S.*
- 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, F.S.*
- 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 (this code or the Code) or Chapter 636, F.S.

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 the second quarter of 2024 (April 1 – June 30, 2024).

Previous reports are available [here](#).

Regulated Entities License

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

During the second quarter of 2024, OIR did not issue any orders of revocation, denial, or suspension of any license or registration issued by OIR.

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

During the second quarter of 2024, OIR issued one order requiring a company to cease and desist transacting insurance through personnel or from facilities located in Florida to consumers in other states.

Company	Line of Insurance	Consent Order
American Financial Security Life Insurance Company	Life	255684-19 – Issued April 5, 2024

Previous consent orders issued against unlicensed entities are available on OIR’s website [here](#).

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), F.S., 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, F.S. OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer. Upon examination, a violation of the 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.

During the second quarter of 2024, OIR issued 13 fines. Details for each fine are available below:

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
AtHome Insurance	Failure to timely file Professional Liability Claims Reporting data as required by Section 627.912(1), F.S. and Rule 69O-171.003, F.A.C.	Property and Casualty	\$3,000	327704-24 – Issued June 11, 2024
Fresenius Health Plans Insurance Company	Failure to timely file Freedom to Travel data as required by Rule 69O-125.003(8)(a), F.A.C.	Life and Health	\$6,250	325449-24 – Issued April 23, 2024
Gateway Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326788-24 – Issued May 28, 2024
Granada Indemnity Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326789-24 – Issued May 9, 2024
Heritage Property & Casualty Insurance Company	Violation of one or more provisions of the Florida Insurance Code following a Targeted Market Conduct Examination for Hurricane Ian claims-handling operations.	Property and Casualty	\$1,000,000	322312-24 – Issued May 9, 2024

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Lancer Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326790-24 – Issued May 9, 2024
MMM of Florida, Inc.	Failure to timely file Quarterly Comprehensive Health data as required by Section 641.27, F.S.	Health	\$3,000	326920-24 – Issued June 5, 2024
Pie Casualty Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$6,250	326787-24 – Issued May 28, 2024
Pie Insurance Company	Failure to timely file Commercial and Personal Residential Property Supplemental Quarterly Report data as required by Section 624.424(10)(a), F.S. and Rule 69O-137.009, F.A.C.	Property and Casualty	\$12,500	322690-24 – Issued May 28, 2024
Pie Insurance Company	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$3,000	326786-24 – Issued May 28, 2024
Stillwater Insurance Company	Failure to timely file Florida Property Claims Litigation data as required by Section 624.424(11), F.S. and Rule 69O-171.011, F.A.C.	Property and Casualty	\$3,000	326098-24 – Issued May 9, 2024

Company	Violation	Line of Insurance	Fine Imposed	Consent Order
Stillwater Property and Casualty Insurance Company	Failure to timely file Florida Property Claims Litigation data as required by Section 624.424(11), F.S. and Rule 69O-171.011, F.A.C.	Property and Casualty	\$3,000	326100-24 – Issued May 9, 2024
Yel Co. Insurance	Failure to timely file Property & Casualty Calendar Year Experience Reporting data as required by Sections 627.915(2) and 627.915(5), F.S.	Property and Casualty	\$1,000	309626-23 – Issued April 23, 2024

Examinations and Investigations

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

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. During the second quarter of 2024, OIR’s property and casualty financial oversight business unit completed 19 financial examinations and OIR’s life and health financial oversight business unit completed 5 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 during the second quarter of 2024 is below:

Property and Casualty

- ASI Assurance Corp.
- ASI Home Insurance Corp.
- ASI Preferred Insurance Corp.
- American Bankers Insurance Company of Florida
- American Strategic Insurance Corp.
- Auto Club Insurance Company of Florida
- Auto Club South 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 ss. 641.27 and 651.105, F.S. and are not included in this report.

- Bankers Insurance Company
- Edison Insurance Company
- First Colonial Insurance Company
- First Community Insurance Company
- Florida Peninsula Insurance Company
- Kin Interinsurance Network
- O’Shaughnahill Surety & Insurance Inc.
- Slide Insurance Company
- Southern Oak Insurance Company
- SUNZ Insurance Company
- Trusted Resources Underwriters Exchange
- US Coastal Property & Casualty Insurance Company

Life and Health

- American Heritage Life Insurance Company
- Greater Health Trust
- Guidewell Simplifi, Inc.
- Life Assurance Company of Florida
- Trans-Oceanic Life Insurance Company of America

Market Conduct Examinations

OIR monitors insurance company products and practices for compliance with the 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 completed 9 market conduct examinations. A list of the market conduct examinations is below:

Company	Line of Insurance
Amelia Finance, LLC.	Premium Finance
American Integrity Insurance Company of Florida	Property & Casualty
American Traditions Insurance Company	Property & Casualty
Florida Peninsula Insurance Company	Property & Casualty
Great Lakes Insurance SE	Property & Casualty
Heritage Property & Casualty Insurance Company	Property & Casualty
Next Wave Premium Finance Inc.	Premium Finance
Olympus Insurance Company	Property & Casualty
People’s Trust Insurance Company	Property & Casualty

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 399 market conduct investigations. A list of the market conduct investigations is below:

Company	Line of Insurance
4 Ever Life Insurance Company	Life & Health
Accelerant National Insurance Company	Life & Health
Accordia Life and Annuity Company	Life & Health
Ace American Insurance Company	Life & Health
Ace American Insurance Company	Life & Health
Ace Fire Underwriters Insurance Company	Life & Health
Ace Fire Underwriters Insurance Company	Life & Health
Ace Life Insurance Company	Life & Health
Ace Life Insurance Company	Life & Health
Ace Property and Casualty Insurance Company	Life & Health
AHF MCO of Florida, Inc.	Life & Health
Alfa Life Insurance Corporation	Life & Health
Align Senior Care Florida, Inc.	Life & Health
All Savers Insurance Company	Life & Health
All Savers Insurance Company	Life & Health
Allianz Life Insurance Company of North America	Life & Health
American Bankers Insurance Company of Florida	Life & Health
American Bankers Life Assurance Company of Florida	Life & Health
American Bankers Life Assurance Company of Florida	Life & Health
American Casualty Company of Reading, Pennsylvania	Life & Health
American Continental Insurance Company	Life & Health
American Equity Investment Life Insurance Company	Life & Health
American Family Life Assurance Company of Columbus	Life & Health
American Family Life Assurance Company of Columbus	Life & Health
American Fidelity Assurance Company	Life & Health
American General Life Insurance Company	Life & Health
American General Life Insurance Company	Life & Health
American Guarantee and Liability Insurance Company	Life & Health
American Income Life Insurance Company	Life & Health
American Life & Security Corporation	Life & Health
American Memorial Life Insurance Company	Life & Health
American Memorial Life Insurance Company	Life & Health
American Republic Insurance Company	Life & Health
American Republic Insurance Company	Life & Health

Company	Line of Insurance
American Retirement Life Insurance Company	Life & Health
American Security Insurance Company	Life & Health
American Southern Insurance Company	Life & Health
American Specialty Health Insurance Company	Life & Health
American States Insurance Company	Life & Health
American States Insurance Company	Life & Health
American United Life Insurance Company	Life & Health
American Zurich Insurance Company	Life & Health
Amerihealth Caritas Florida, Inc.	Life & Health
Amerihealth Caritas Florida, Inc.	Life & Health
Amfirst Insurance Company	Life & Health
Amica Life Insurance Company	Life & Health
Anthem Life Insurance Company	Life & Health
Anthem Life Insurance Company	Life & Health
Aspida Life Insurance Company	Life & Health
AtHome Insurance Company	Property & Casualty
Atlanta Life Insurance Company	Life & Health
Atlanta Life Insurance Company	Life & Health
Atlanta Life Insurance Company	Life & Health
Atlantic Coast Life Insurance Company	Life & Health
Avmed, Inc.	Life & Health
Avmed, Inc.	Life & Health
Axis Insurance Company	Life & Health
Axis Insurance Company	Life & Health
Axis Reinsurance Company	Life & Health
Axis Specialty Insurance Company	Life & Health
Baltimore Life Insurance Company	Life & Health
Bankers Standard Insurance Company	Life & Health
Bankers Standard Insurance Company	Life & Health
Banner Life Insurance Company	Life & Health
Banner Life Insurance Company	Life & Health
Beneficial Life Insurance Company	Life & Health
Berkley Life and Health Insurance Company	Life & Health
Berkshire Hathaway Life Insurance Company of Nebraska	Life & Health
Bestow Life Insurance Company	Life & Health
Bright Health Insurance Company of Florida	Life & Health
Bright Health Insurance Company of Florida	Life & Health
Brighthouse Life Insurance Company	Life & Health
Brighthouse Life Insurance Company	Life & Health
C.M. Life Insurance Company	Life & Health
Canada Life Assurance Company	Life & Health
Canada Life Assurance Company	Life & Health
Capital Health Plan, Inc.	Life & Health
Capital Health Plan, Inc.	Life & Health

Company	Line of Insurance
Care Improvement Plus South Central Insurance Company	Life & Health
Care Improvement Plus South Central Insurance Company	Life & Health
Careplus Health Plans, Inc.	Life & Health
Castle Key Indemnity Company	Property & Casualty
Castle Key Insurance Company	Property & Casualty
Celtic Insurance Company	Life & Health
Centauri Specialty Insurance Company	Property & Casualty
Centurion Casualty Company	Life & Health
Christian Fidelity Life Insurance Company	Life & Health
Cigna Health and Life Insurance Company	Life & Health
Cigna National Health Insurance Company	Life & Health
Clear Spring Health Insurance Company	Life & Health
Clear Spring Life and Annuity Company	Life & Health
Clear Spring Property and Casualty Company	Life & Health
CMFG Life Insurance Company	Life & Health
Colonial Life and Accident Insurance Company	Life & Health
Combined Insurance Company of America	Life & Health
Combined Insurance Company of America	Life & Health
Commonwealth Annuity and Life Insurance Company	Life & Health
Compbenefits Insurance Company	Life & Health
Concert Insurance Company	Life & Health
Connecticut General Life Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
Continental American Insurance Company	Life & Health
Continental Casualty Company	Life & Health
Continental General Insurance Company	Life & Health
Continental Insurance Company	Life & Health
Croatian Fraternal Union of America	Life & Health
CSA Fraternal Life	Life & Health
CSA Fraternal Life	Life & Health
CSI Life Insurance Company	Life & Health
CSI Life Insurance Company	Life & Health
Daily Underwriters of America	Life & Health
Delaware American Life Insurance Company	Life & Health
Delaware American Life Insurance Company	Life & Health
Delaware Life and Annuity Company	Life & Health
Delaware Life Insurance Company	Life & Health
Delta Dental Insurance Company	Life & Health
Dentegra Insurance Company	Life & Health
Eagle Life Insurance Company	Life & Health
Elips Life Insurance Company	Life & Health
Elixir Insurance Company	Life & Health
Elixir Insurance Company	Life & Health

Company	Line of Insurance
Empheys Insurance Company	Life & Health
Empire Fire and Marine Insurance Company	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company	Life & Health
Empower Annuity Insurance Company of America	Life & Health
Empower Annuity Insurance Company of America	Life & Health
Entrada Life Insurance Company	Life & Health
Entrada Life Insurance Company	Life & Health
Equitable Financial Life and Annuity Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health
Equitable Financial Life Insurance Company	Life & Health
Equitable Financial Life Insurance Company of America	Life & Health
Equitable Financial Life Insurance Company of America	Life & Health
Family Heritage Life Insurance Company of America	Life & Health
Family Service Life Insurance Company	Life & Health
Farmers New World Life Insurance Company	Life & Health
Federal Insurance Company	Life & Health
Federal Insurance Company	Life & Health
Fidelity Investments Life Insurance Company	Life & Health
Fidelity Life Association, A Legal Reserve Life Insurance Company	Life & Health
Fire Insurance Exchange	Property & Casualty
First Allmerica Financial Life Insurance Company	Life & Health
First Care, Inc.	Life & Health
First Care, Inc.	Life & Health
First Catholic Slovak Ladies Association of the U.S.A.	Life & Health
First Liberty Insurance Corporation	Life & Health
First Liberty Insurance Corporation	Life & Health
First Penn-Pacific Life Insurance Company	Life & Health
First Penn-Pacific Life Insurance Company	Life & Health
First Penn-Pacific Life Insurance Company	Life & Health
Florida Farm Bureau General Insurance Company	Property & Casualty
Fresenius Health Plans Insurance Company	Life & Health
Fresenius Health Plans Insurance Company	Life & Health
Fresenius Health Plans Insurance Company	Life & Health
Gainbridge Life Insurance Company	Life & Health
Gateway Insurance Company	Property & Casualty
Genworth Life and Annuity Insurance Company	Life & Health
Genworth Life Insurance Company of New York	Life & Health
Gerber Life Insurance Company	Life & Health
Gleaner Life Insurance Society	Life & Health
Globe Life and Accident Insurance Company	Life & Health
Golden Rule Insurance Company	Life & Health
Golden Rule Insurance Company	Life & Health

Company	Line of Insurance
Granada Indemnity Company	Property & Casualty
Great American Insurance Company	Life & Health
Great American Spirit Insurance Company	Life & Health
Greater Health Trust	Life & Health
Guardian Insurance & Annuity Company, Inc.	Life & Health
Guardian Life Insurance Company of America	Life & Health
Hartford Accident and Indemnity Company	Life & Health
Hartford Casualty Insurance Company	Life & Health
Hartford Underwriters Insurance Company	Life & Health
Health Care Service Corporation, a Mutual Legal Reserve Company	Life & Health
Health Care Service Corporation, a Mutual Legal Reserve Company	Life & Health
Healthspring Life & Health Insurance Company, Inc.	Life & Health
Healthspring of Florida, Inc.	Life & Health
Homesteaders Life Company	Life & Health
Humana Benefit Plan of Illinois, Inc.	Life & Health
Humana Health Insurance Company of Florida, Inc.	Life & Health
Humana Insurance Company	Life & Health
Humana Medical Plan, Inc.	Life & Health
Humanadental Insurance Company	Life & Health
Idealife Insurance Company	Life & Health
Idealife Insurance Company	Life & Health
Insurance Company of North America	Life & Health
Insurance Company of North America	Life & Health
Inverin Insurance Company	Life & Health
Ironshore Indemnity, Inc.	Life & Health
Ironshore Indemnity, Inc.	Life & Health
Jackson National Life Insurance Company	Life & Health
Kansas City Life Insurance Company	Life & Health
Lancer Insurance Company	Property & Casualty
Lasso Healthcare Insurance Company	Life & Health
Leaders Life Insurance Company	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Insurance Underwriters Inc.	Life & Health
Liberty Mutual Personal Insurance Company	Property & Casualty
Liberty National Life Insurance Company	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln Life & Annuity Company of New York	Life & Health
Lincoln National Life Insurance Company	Life & Health
Lincoln National Life Insurance Company	Life & Health
LM Insurance Corporation	Life & Health
LM Insurance Corporation	Life & Health
Loyal American Life Insurance Company	Life & Health
Lumico Life Insurance Company	Life & Health

Company	Line of Insurance
Markel Insurance Company	Life & Health
Massachusetts Mutual Life Insurance Company	Life & Health
Massachusetts Mutual Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medco Containment Life Insurance Company	Life & Health
Medico Corp. Life Insurance Company	Life & Health
Medico Corp. Life Insurance Company	Life & Health
Medico Insurance Company	Life & Health
Medico Insurance Company	Life & Health
Members Life Insurance Company	Life & Health
Members Life Insurance Company	Life & Health
Metropolitan Tower Life Insurance Company	Life & Health
Mii Life Insurance, Incorporated	Life & Health
Mii Life Insurance, Incorporated	Life & Health
MML Bay State Life Insurance Company	Life & Health
MML Bay State Life Insurance Company	Life & Health
MML Bay State Life Insurance Company	Life & Health
MMM of Florida, Inc.	Life & Health
MMM of Florida, Inc.	Life & Health
Modern Woodmen of America	Life & Health
Molina Healthcare of Florida, Inc.	Life & Health
Molina Healthcare of Florida, Inc.	Life & Health
Mony Life Insurance Company	Life & Health
Mony Life Insurance Company	Life & Health
Mutual Savings Life Insurance Company	Life & Health
Nassau Life Insurance Company	Life & Health
Nassau Life Insurance Company	Life & Health
National Fire Insurance Company of Hartford	Life & Health
National Indemnity Company	Life & Health
National Security Insurance Company	Life & Health
National Slovak Society of the United States of America	Life & Health
National Teachers Associates Life Insurance Co.	Life & Health
National Western Life Insurance Company	Life & Health
Navigators Insurance Company	Life & Health
Neighborhood Health Partnership, Inc.	Life & Health
Neighborhood Health Partnership, Inc.	Life & Health
New England Life Insurance Company	Life & Health
New England Life Insurance Company	Life & Health
New England Life Insurance Company	Life & Health
North River Insurance Company	Life & Health
Oceanview Life and Annuity Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio Casualty Insurance Company	Life & Health
Ohio State Life Insurance Company	Life & Health

Company	Line of Insurance
Old American Insurance Company	Life & Health
Old United Life Insurance Company	Life & Health
Olympus Insurance Company	Property & Casualty
Optum Insurance of Ohio, Inc.	Life & Health
Optum Insurance of Ohio, Inc.	Life & Health
Optum Insurance of Ohio, Inc.	Life & Health
Order of United Commercial Travelers of America	Life & Health
Order of United Commercial Travelers of America	Life & Health
Oscar Insurance Company of Florida	Life & Health
Oscar Managed Care of South Florida, Inc.	Life & Health
Oxford Life Insurance Company	Life & Health
Pacific Indemnity Company	Life & Health
Pacific Indemnity Company	Life & Health
Pacific Life & Annuity Company	Life & Health
Pacific Life Insurance Company	Life & Health
Pacificare Life and Health Insurance Company	Life & Health
Pacificare Life and Health Insurance Company	Life & Health
Pan-American Assurance Company	Life & Health
Pan-American Assurance Company International, Inc.	Life & Health
Pan-American Life Insurance Company	Life & Health
Park Avenue Life Insurance Company	Life & Health
Paul Revere Life Insurance Company	Life & Health
Peerless Indemnity Insurance Company	Property & Casualty
Philadelphia Indemnity Insurance Company	Life & Health
PHL Variable Insurance Company	Life & Health
PHL Variable Insurance Company	Life & Health
Physicians Life Insurance Company	Life & Health
Pie Casualty Insurance Company	Property & Casualty
Pie Insurance Company	Property & Casualty
Pie Insurance Company	Property & Casualty
Pioneer Mutual Life Insurance Company	Life & Health
Pioneer Security Life Insurance Company	Life & Health
Primerica Life Insurance Company	Life & Health
Primerica Life Insurance Company	Life & Health
Principal National Life Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life and Annuity Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Protective Life Insurance Company	Life & Health
Provident American Life and Health Insurance Company	Life & Health
Provident Life and Accident Insurance Company	Life & Health
Pruco Life Insurance Company	Life & Health
QBE Insurance Corporation	Life & Health
QBE Reinsurance Corporation	Life & Health

Company	Line of Insurance
QCC Insurance Company	Life & Health
Regent Insurance Company	Life & Health
Reliable Life Insurance Company	Life & Health
Reliance Standard Life Insurance Company	Life & Health
Reliance Standard Life Insurance Company	Life & Health
Reliastar Life Insurance Company	Life & Health
Reliastar Life Insurance Company	Life & Health
Reliastar Life Insurance Company of New York	Life & Health
Reliastar Life Insurance Company of New York	Life & Health
Renaissance Life & Health Insurance Company of America	Life & Health
RenaissanceRE Specialty U.S. LTD	Property & Casualty
Reserve National Insurance Company	Life & Health
S. USA Life Insurance Company, Inc.	Life & Health
Safehealth Life Insurance Company	Life & Health
Savings Bank Mutual Life Insurance Company of Massachusetts	Life & Health
SBLI USA Life Insurance Company, Inc.	Life & Health
SBLI USA Life Insurance Company, Inc.	Life & Health
SCOR Global Life Americas Reinsurance Company	Life & Health
SCOR Global Life Reinsurance Company of Delaware	Life & Health
SCOR Global Life USA Reinsurance Company	Life & Health
SECUR, Inc.	Life & Health
Security Benefit Life Insurance Company	Life & Health
Security Benefit Life Insurance Company	Life & Health
Sentinel American Life Insurance Company	Life & Health
Sentinel Security Life Insurance Company	Life & Health
Shenandoah Life Insurance Company	Life & Health
Shenandoah Life Insurance Company	Life & Health
Silverscript Insurance Company	Life & Health
Solis Health Plans, Inc.	Life & Health
Solis Health Plans, Inc.	Life & Health
Solstice Benefits, Inc.	Life & Health
Solstice Benefits, Inc.	Life & Health
Southern Guaranty Insurance Company	Life & Health
Southern Guaranty Insurance Company	Life & Health
Southern Life and Health Insurance Company	Life & Health
Standard Security Life Insurance Co. of New York	Life & Health
Star Insurance Company	Life & Health
Starmount Life Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
State Automobile Mutual Insurance Company	Life & Health
Sterling Life Insurance Company	Life & Health
Stillwater Insurance Company	Property & Casualty
Swiss RE Life & Health America Inc.	Life & Health
Swiss RE Life & Health America Inc.	Life & Health

Company	Line of Insurance
Swiss RE Life & Health America Inc.	Life & Health
Symetra National Life Insurance Company	Life & Health
Teachers Ins. & Annuity Association of America	Life & Health
The Chesapeake Life Insurance Company	Life & Health
The Chesapeake Life Insurance Company	Life & Health
The Cincinnati Life Insurance Company	Life & Health
TIAA-CREF Life Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Tier One Insurance Company	Life & Health
Trans-Oceanic Life Insurance Company	Life & Health
Trans-Oceanic Life Insurance Company of America	Life & Health
Transportation Insurance Company	Life & Health
Trustmark Life Insurance Company	Life & Health
Tufts Insurance Company	Life & Health
Ultimate Health Plans, Inc.	Life & Health
Ultimate Health Plans, Inc.	Life & Health
Unimerica Insurance Company	Life & Health
Unimerica Insurance Company	Life & Health
Union Labor Life Insurance Company	Life & Health
United of Omaha Life Insurance Company	Life & Health
United Security Assurance Company of Pennsylvania	Life & Health
United States Fire Insurance Company	Life & Health
United States Life Insurance Company in the City of New York	Life & Health
United States Life Insurance Company in the City of New York	Life & Health
UnitedHealthcare Insurance Company	Life & Health
UnitedHealthcare Insurance Company of America	Life & Health
UnitedHealthcare Insurance Company of America	Life & Health
UnitedHealthcare Life Insurance Company	Life & Health
UnitedHealthcare Life Insurance Company	Life & Health
Unum Insurance Company	Life & Health
Unum Life Insurance Company in America	Life & Health
USAA Life Insurance Company	Life & Health
USAA Life Insurance Company	Life & Health
Usable Mutual Insurance Company	Life & Health
Valley Forge Insurance Company	Life & Health
Variable Annuity Life Insurance Company	Life & Health
Vigilant Insurance Company	Life & Health
Vigilant Insurance Company	Life & Health
Virginia Surety Company, Inc.	Life & Health
Voya Retirement Insurance and Annuity Company	Life & Health
WCF Select Insurance Company	Life & Health
Wellfleet Insurance Company	Life & Health
Wellfleet Insurance Company	Life & Health

Company	Line of Insurance
Wellpoint Life and Health Insurance Company	Life & Health
Wellpoint Life and Health Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
West Coast Life Insurance Company	Life & Health
Westguard Insurance Company	Life & Health
William Penn Life Insurance Company of New York	Life & Health
William Penn Life Insurance Company of New York	Life & Health
William Penn Life Insurance Company of New York	Life & Health
XL Specialty Insurance Company	Property & Casualty
Yel Co. Insurance	Property & Casualty
Zurich American Insurance Company	Life & Health
Zurich American Life Insurance Company	Life & Health
Zurich American Life Insurance Company	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.

During the second quarter of 2024, OIR did not conduct and complete any investigation in which a violation of law or rule was found but enforcement action was not taken.



www.FLOIR.com

J. Edwin Larson Building
200 E. Gaines Street
Tallahassee, Florida 32399
Phone: (850) 413-3140