



THE TREASURER OF THE STATE OF FLORIDA
DEPARTMENT OF INSURANCE

TOM GALLAGHER

IN THE MATTER OF:

CASE NO.: 41688-01-CO

UNITED AUTOMOBILE INSURANCE COMPANY

2001 Property and Casualty Target Market
Conduct Examination

CONSENT ORDER

THIS CAUSE came on for consideration as the result of an agreement between **UNITED AUTOMOBILE INSURANCE COMPANY**, hereinafter referred to as **UNITED AUTOMOBILE** and the **FLORIDA DEPARTMENT OF INSURANCE**, hereinafter referred to as the **DEPARTMENT**. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the Treasurer and Insurance Commissioner, as head of the **FLORIDA DEPARTMENT OF INSURANCE**, hereby finds as follows:

1. The Treasurer and Insurance Commissioner, as head of the **DEPARTMENT**, has jurisdiction over the subject matter of, and parties to, this proceeding.

2. **UNITED AUTOMOBILE** is a domestic property and casualty insurer authorized to transact insurance business in Florida and

is subject to the jurisdiction and regulation of the **DEPARTMENT** pursuant to the Florida Insurance Code.

3. The **DEPARTMENT** conducted a property and casualty market conduct examination of **UNITED AUTOMOBILE** covering the period of January 1998 through December 1999, pursuant to Section 624.3161, Florida Statutes. As a result of such examination, the **DEPARTMENT** determined that **UNITED AUTOMOBILE** committed the following violations of the Florida Insurance Code or Florida Administrative Code as outlined in total in the Fine Worksheet provided with the Report of Examination Findings.

a. Private Passenger Automobile

1. Section 627.0651, F.S.-Failure to Follow Filed Rate, Rating Schedule, Rating Rule or Underwriting Guideline.

b. Cancellations/Nonrenewals

1. Section 627.0651, F.S.-Failure to Follow Filed Rate, Rating Schedule, Rating Rule or Underwriting Guideline (PPA).

c. Claims

1. Section 319.30, F.S.-Failure to Properly Forward Automobile Titles to the Department of Highway Safety and Motor Vehicles.
2. Section 627.743, F.S.-Failure to Comply with Payment of Third-Party Claim Requirements.
3. 4-166.026, Failure to Properly Compute Sales Tax.

c. Complaints

1. Section 626.9541, F.S.- Failure to Comply with Unfair Trade Practice Requirements.

4. **UNITED AUTOMOBILE** expressly waives a hearing in this matter and the making of Findings of Fact and Conclusions of Law by the **DEPARTMENT** and all further and other proceedings herein to which the parties may be entitled by law. **UNITED AUTOMOBILE** hereby knowingly and voluntarily waives the rights to challenge or to contest this Order, in any forum now available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

5. **UNITED AUTOMOBILE** agrees that upon the execution of this Consent Order it shall be subject to the following terms and conditions:

(a) **UNITED AUTOMOBILE** shall pay an administrative penalty of \$2,500 and administrative costs of \$500 on or before the 30th day after this Consent Order is executed.

(b) **UNITED AUTOMOBILE** shall henceforth comply with all of the provisions of the Florida Insurance Code and Florida Administrative Code, and will implement the recommendations contained in this report within 90 days after execution of Consent Order, including any pending refund.

(c) **UNITED AUTOMOBILE** is hereby placed on notice of the requirements of the above referenced sections of law and agrees that any future violations of these sections by **UNITED**

AUTOMOBILE may be deemed willful, subjecting **UNITED AUTOMOBILE** to appropriate penalties.

6. **UNITED AUTOMOBILE** agrees that the failure to adhere to one or more of the above terms and conditions of this Order shall constitute a violation of a lawful order of the **DEPARTMENT**, and shall subject **UNITED AUTOMOBILE** to such administrative action as the Treasurer and Insurance Commissioner may deem appropriate.

7. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

8. **THEREFORE**, the agreement between **UNITED AUTOMOBILE INSURANCE COMPANY** and the **DEPARTMENT**, the terms and conditions of that are set forth above, is approved.

FURTHER, all terms and conditions above are hereby **ORDERED**.

DONE AND ORDERED this _____ day of _____, 2001.

KEVIN MCCARTY
DEPUTY INSURANCE COMMISSIONER

By execution hereof **UNITED AUTOMOBILE INSURANCE COMPANY** consents to entry of this Order, agrees without reservation to

all of the above terms and conditions, and shall be bound by all provisions herein. I am authorized to execute this document.

UNITED AUTOMOBILE INSURANCE COMPANY

By: _____

Title: _____

Date: _____

COPIES FURNISHED TO:

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