



THE TREASURER OF THE STATE OF FLORIDA
DEPARTMENT OF INSURANCE

5/5/14
FILED

MAY 10 2002

Treasurer and
Insurance Commissioner
Docketed by: OP

TOM GALLAGHER

IN THE MATTER OF:

CASE NO.: 60658-02-CO

WINDSOR INSURANCE COMPANY

2001 Property and Casualty Market Conduct
Examination
_____ /

CONSENT ORDER

RECEIVED

MAY 13 2002

THIS CAUSE came on for consideration as the result of an agreement between **WINDSOR INSURANCE COMPANY**, hereinafter referred to as **WINDSOR** 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 **DEPARTMENT** hereby finds as follows:

1. The **DEPARTMENT** has jurisdiction over the subject matter of, and parties to, this proceeding.
2. **WINDSOR** is a foreign 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 **WINDSOR** covering the period of January 1999 through July 2001, pursuant to

Section 624.3161, Florida Statutes. As a result of such examination, the **DEPARTMENT** determined that **WINDSOR** 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.-Use of Unfiled Rate, Rating Schedule, Rating Rule or Underwriting Guideline (PPA)-PIP Deductible.
2. Section 627.739, F.S.-Failure to Comply with PIP Coverage Requirements.

b. Agents/MGA

1. Section 627.4085, F.S.-Failure to Display Agent Name/License ID# or Insurer Name on Application.
2. Section 624.3161, F.S.-Failure to Correct Violation in Prior Exam Report.

c. Claims

1. Section 627.4137, F.S.-Failure to Disclose Information.

d. Complaints

1. Section 627.0651, F.S.-Failure to Follow Filed Rate, Rating Schedule, Rating Rule or Underwriting Guideline (PPA)-Incorrect Return Premium.
2. Section 626.9541, F.S.-Failure to Comply with Unfair Trade Practice Requirements-Incomplete Complaint Log.

4. The **DEPARTMENT** and **WINDSOR** expressly waive 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. **WINDSOR** 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. **WINDSOR** agrees that upon the execution of this Consent Order it shall be subject to the following terms and conditions:

(a) **WINDSOR** shall pay an administrative penalty of \$3,750 and administrative costs of \$750 on or before the 30th day after this Consent Order is executed.

(b) **WINDSOR** shall henceforth comply with all of the provisions of the Florida Insurance Code and Florida Administrative Code, and implement policies and the procedures that will preclude the recurrence of the violations contained in the examination report. These policies and procedures shall be made available to the **DEPARTMENT** for review upon request. Within 90 days after execution of this Consent Order, **WINDSOR** shall both implement the recommendations contained in this report, and submit confirmation in writing to the **DEPARTMENT** that all directives contained in the report have been met, including all refunds made.

(c) **WINDSOR** 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 **WINDSOR** may be deemed willful, subjecting **WINDSOR** to appropriate penalties.

6. **WINDSOR** 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 **WINDSOR** to such administrative action as the **DEPARTMENT** 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 **WINDSOR 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 10TH day of MAY, 2002.



Kevin McCarty
DEPUTY INSURANCE COMMISSIONER

By execution hereof WINDSOR 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.

WINDSOR INSURANCE COMPANY

By: James R. Gober
Title: President
Date: 4-24-02

COPIES FURNISHED TO:

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