



FILED

JUL 17 2023

INSURANCE REGULATION
Docketed by: 91

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 311417-23

DOCTORS DIRECT INSURANCE, INC.
_____ /

CONSENT ORDER

THIS CAUSE came on for consideration as the result of DOCTORS DIRECT INSURANCE, INC.'s ("DOCTORS DIRECT") failure to timely file its no claim submission Professional Liability Claims Report ("PLCR") with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by Section 627.912(1), Florida Statutes, and Rule 69O-171.003, Florida Administrative Code. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OIR hereby finds as follows:

1. The OIR has jurisdiction over the subject matter and the parties herein. DOCTORS DIRECT is an insurer authorized to transact business in Florida and subject to regulation by the OFFICE, pursuant to the Florida Insurance Code.
2. In March 2023, OIR issued a data call notice for professional liability claims reporting to each insurer or insurer group required to submit this data.
3. Insurers were required to file professional liability closed claim reports within 30 days after a claim resulted in a final judgment or a settlement; or file a no claim submission report by April 1, 2023, for the preceding calendar year.

4. Rule 69O-171.003, Florida Administrative Code, requires each insurer that issues professional liability insurance to a practitioner of medicine licensed pursuant to the provisions of chapter 458, F.S., to a practitioner of osteopathic medicine licensed pursuant to the provisions of chapter 459, F.S., to a podiatric physician licensed pursuant to the provisions of chapter 461, F.S., to a dentist licensed pursuant to the provisions of chapter 466, F.S., to a hospital licensed pursuant to the provisions of chapter 395, F.S., to crisis stabilization units licensed under part IV of chapter 394, F.S., to a health maintenance organization certified under part I of chapter 641, F.S., to clinics included in chapter 390, F.S., to an ambulatory surgical center as defined in section 395.002, F.S., or to a member of the Florida Bar, to file Form OIR-303, "Florida Medical Professional Liability Insurance Claims Report", or OIR-304 "Lawyers Professional Liability Closed Claim Reporting Form" with OIR if a claim resulted in a final judgment in any amount or settlement in any amount within 30 days following the final judgment or settlement.

5. DOCTORS DIRECT failed to timely file its 2022 no claims submission report with OIR, which was due on April 1, 2023.

6. On May 11, 2023, DOCTORS DIRECT filed its no claims submission report with OIR.

7. Section 624.4211(1), Florida Statutes, provides that if the OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under Chapter 624, Florida Statutes, the OIR may, in lieu of such revocation or suspension, impose a fine upon the insurer.

8. The OIR finds that DOCTORS DIRECT has violated Section 627.912(1), Florida Statutes. The OIR deems the violation as non-willful warranting a fine in the amount of \$1,000 for the violation pursuant to Section 624.4211(2), Florida Statutes.

9. DOCTORS DIRECT agrees that within 10 days of the execution of this Consent Order, DOCTORS DIRECT shall pay an administrative fine in the amount of \$1,000 U.S. Dollars (“USD”) and administrative costs of \$1,000 USD to the OIR. DOCTORS DIRECT shall send its payment to the address reflected on the invoice attached hereto as “Exhibit A.”

10. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of the OIR. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

11. DOCTORS DIRECT agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in the OIR suspending, revoking, or taking other administrative action as it deems appropriate upon DOCTORS DIRECT’s license in this state in accordance with Sections 120.569(2)(n) and 120.60(6), Florida Statutes.

12. DOCTORS DIRECT additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may be considered willful and subject DOCTORS DIRECT to appropriate penalties and fines.

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

14. DOCTORS DIRECT expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OIR, and all further and other proceedings herein to which it may be entitled by law or rules of the OIR. DOCTORS DIRECT hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum

available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

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

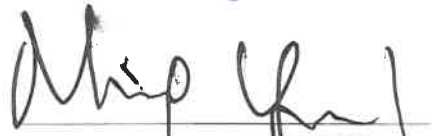
16. The parties agree that this Consent Order shall be deemed to be executed when the OIR has signed and docketed a copy of this Consent Order bearing the notarized signature of the authorized representative of DOCTORS DIRECT.

WHEREFORE, the agreement between DOCTORS DIRECT INSURANCE, INC. and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 17th day of July, 2023.




Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, DOCTORS DIRECT INSURANCE, INC., consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind DOCTORS DIRECT INSURANCE, INC., to the terms and conditions of this Consent Order.

DOCTORS DIRECT INSURANCE, INC.

By: [Signature]

[Corporate Seal]

Print Name: William S. Bliss

Title: EVP & General Counsel

Date: 7/17/2023

STATE OF Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 13th day of July 2023, by William S. Bliss as EVP and General Counsel for Doctors Direct Insurance, Inc.
(type of authority; e.g., officer, trustee, attorney in fact) (company name)



JONATHAN WALLACE
Notary Public
State of Florida
Comm# 114400567
Expires 5/21/2027

[Signature]
(Signature of the Notary)

Jonathan Wallace
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires 05/21/2027

COPIES FURNISHED TO:

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