



FILED

JAN 13 2023

INSURANCE REGULATION
Docketed by: 045

OFFICE OF INSURANCE REGULATION

IN THE MATTER OF:

CASE NO.: 295648-22

UNITED FIRE AND CASUALTY COMPANY,
ADDISON INSURANCE COMPANY, UNITED
FIRE & INDEMNITY COMPANY
Private Passenger Automobile Excessive Profits

TO: UNITED FIRE AND CASUALTY COMPANY,
ADDISON INSURANCE COMPANY, UNITED
FIRE & INDEMNITY COMPANY
Mr. Randy Allen Ramlo, President
PO Box 73909
Cedar Rapids, IA 52407-3909

NOTICE

Notice is hereby given that the Office of Insurance Regulation (hereinafter the "Office") has processed the data filed by your company or company group prior to July 1, 2021, pursuant to Section 627.066, Florida Statutes (2020). Based upon a review of the data submitted, the Office finds on a preliminary basis that excessive profit has been realized in the amount of \$40,419 for private passenger automobile business for the statutory review period covering calendar/accident years 2018, 2019, and 2020, valued at March 31, 2021.

WHEREFORE, you are hereby notified that in the absence of a request for a proceeding in accordance with the Notice of Rights, attached hereto, and in the absence of a demonstration by the insurer that the refund of excessive profits is not required pursuant to Section 627.066, Florida Statutes, the Commissioner or Designee will issue an Order requiring the refund of excessive profit in the manner and within the time period prescribed by Section 627.066, Florida Statutes.

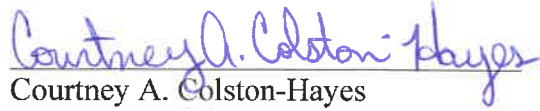
DATED AND SIGNED this 13th day of January 2023.



Anoush Brangaccio
Commissioner or Designee
Office of Insurance Regulation

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing NOTICE has been furnished by U.S. Certified Mail to UNITED FIRE AND CASUALTY COMPANY, ADDISON INSURANCE COMPANY, UNITED FIRE & INDEMINITY COMPANY, Randy Allen Ramlo, President, PO Box 73909 Cedar Rapids, IA 52407-3909 this 13 day of January 2023.



Courtney A. Colston-Hayes
Assistant General Counsel
Office of Insurance Regulation
612 Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-4206
(850) 413-4174

FLORIDA OFFICE OF INSURANCE REGULATION
NOTICE OF ADMINISTRATIVE RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes, and Rule 28-106, Florida Administrative Code, you have the right to request a proceeding to contest this action by the Office of Insurance Regulation (Office) by filing a petition. Your petition must be in writing and directed to:

Agency Clerk
Office of Insurance Regulation
647 Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0300

The petition must be transmitted by U.S. Mail or private express mail service, or hand-delivered. Petitions transmitted by facsimile transmission or electronic mail will not be accepted for filing. Your petition challenging this action must be received by the Office at the above address not later than twenty-one (21) days from the date on which you receive this notice. Any document received by the Office before 5:00 p.m. shall be filed as of that day but any document received after 5:00 p.m. shall be filed as of 8:00 a.m. on the next regular business day. If you do not timely file a petition, your right to a proceeding shall be deemed waived and the Office's agency action will be final.

If you desire to challenge this agency action and do not dispute the material facts as found by the Office, you may request an informal proceeding by filing a petition pursuant to Sections 120.569 and 120.57(2), Florida Statutes. A petition for an informal administrative proceeding must comply with the content requirements of Section 120.569(1), Florida Statutes, and Rule 28-106.201, Florida Administrative Code.

If you desire to challenge this agency action and dispute the material facts as found by the Office, you may request a formal proceeding by filing a petition pursuant to Sections 120.569 and 120.57(1), Florida Statutes. A petition for a formal administrative proceeding must comply with the content requirements of Section 120.569(1), Florida Statutes, and Rule 28-106.201, Florida Administrative Code.

A petition that is not in substantial compliance with the applicable rules and statutes will be dismissed.

Any request for an administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

Mediation under section 120.573, Florida Statutes, is not available for this agency action.