



FILED

AUG 27 2024

INSURANCE REGULATION
Docketed by: ES

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2024-104

IN THE MATTER OF:

CASE NO.: 329506-24-CO

UNITED CASUALTY INSURANCE
COMPANY OF AMERICA

CONSENT ORDER

THIS CAUSE came for consideration as the result of UNITED CASUALTY INSURANCE COMPANY OF AMERICA's ("UNITED CASUALTY") failure to timely file its "Commercial and Personal Residential Property Supplemental Quarterly Report" with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 624.424(10)(a), Florida Statutes, and Rule 690-137.009, 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.
2. UNITED CASUALTY is an insurer authorized to transact business in Florida and subject to regulation by the OIR, pursuant to the Florida Insurance Code.
3. Rule 690-137.009 requires each insurer that issues personal lines or commercial lines residential property insurance policies to file Form OIR-D0-1185, "Quarterly Supplemental Report," with the OIR on a quarterly basis in conjunction with financial reports.
4. UNITED CASUALTY failed to file its first quarter 2024 "Quarterly Supplemental Report" with the OIR, which was due on May 15, 2024.

5. On May 23, 2024, UNITED CASUALTY filed its first quarter 2024, "Supplemental Quarterly Report" with the OIR.

6. 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.

7. The OIR finds that UNITED CASUALTY has violated sections 624.424(1) and 624.424(10)(a) and Rule 69O-137.009. The OIR deems the violation as non-willful warranting a fine in the amount of \$3,000 for the violation pursuant to section 624.4211(2).

8. UNITED CASUALTY agrees that within 10 days of the execution of this Consent Order, UNITED CASUALTY shall pay an administrative fine in the amount of \$3,000 U.S. Dollars ("USD") and administrative costs of \$1,000 to the OIR.

9. 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.

10. UNITED CASUALTY 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 UNITED CASUALTY's license in this state in accordance with sections 120.569(2)(n) and 120.60(6), Florida Statutes.

11. UNITED CASUALTY 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 UNITED CASUALTY to the appropriate penalties and fines.

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

13. UNITED CASUALTY 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. UNITED CASUALTY 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.

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

15. The parties agree that this Consent Order shall be deemed to be executed when the OIR has signed a copy of this Consent Order bearing the notarized signature of the authorized representative of UNITED CASUALTY.

WHEREFORE, the agreement between UNITED CASUALTY INSURANCE COMPANY OF AMERICA 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 26th day of August, 2024.




Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, UNITED CASUALTY INSURANCE COMPANY OF AMERICA, 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 UNITED CASUALTY INSURANCE COMPANY OF AMERICA, to the terms and conditions of this Consent Order.

UNITED CASUALTY INSURANCE
COMPANY OF AMERICA

By: *Christian Dancer*

Print Name: Christian Dancer

Title: Treasurer

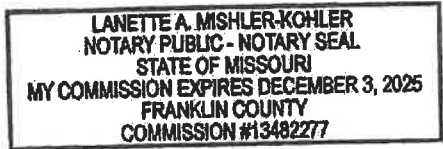
Date: 8/13/2024



STATE OF Missouri

COUNTY OF St. Louis

The foregoing instrument was acknowledged before me by means of physical presence
or online notarization, this 13th day of August 2024, by Christian Dancer
(name of person)
as Treasurer for United Insurance Company of America
(type of authority; e.g., officer, trustee, attorney in fact) (company name)



Lanette A. Mishler-Kohler
(Signature of the Notary)

Lanette A. Mishler-Kohler
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires Dec. 3, 2025

COPIES FURNISHED TO:

CHRISTOPHER WADE FLINT

PRESIDENT

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ALEX MAY, IV

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