



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Market Conduct Report

of

United Ohio Insurance Company

May 24, 2024

The Market Conduct Division of the Connecticut Insurance Department examined by survey the market conduct practices of United Ohio Insurance Company using a sample period of January 1, 2022 through December 31, 2022. The examination survey was limited to Connecticut personal and commercial property and casualty insurance business.

United Ohio Insurance Company is domiciled in the state of Ohio. By authority granted under §38a-15 of the Connecticut General Statutes, this examination survey was conducted by Market Conduct examiners of the State of Connecticut Insurance Department (the Department) at the Department offices in Hartford, Connecticut.

The purpose of the examination survey was to evaluate the Company's market conduct practices in the State of Connecticut. The examiners reviewed the Company's survey response, which included new business, claims, complaints and underwriting information requested for the examination period.

The Department's findings are as follows:

- One (1) individual acting as agent of Respondent without the required appointment
- One (1) instance where Respondent failed to send advance premium billing notice to policyholders within the required time frame
- One (1) instance where Respondent failed to record complaints in the required format

As it relates to the issues listed above, the Company was not in compliance with applicable Connecticut Statutes and Regulations.



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

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IN THE MATTER OF:

UNITED OHIO INSURANCE COMPANY
----- X

DOCKET MC 24-70

STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between United Ohio Insurance Company and the State of Connecticut Insurance Department by and through Andrew N. Mais, Insurance Commissioner to wit:

I

WHEREAS, pursuant to a Market Conduct examination, the Insurance Commissioner alleges the following with respect to United Ohio Insurance Company:

1. United Ohio Insurance Company, hereinafter referred to as Respondent, is domiciled in the State of Ohio and is licensed to transact property and casualty insurance in the State of Connecticut. The NAIC company code number is 13072.
2. From January 15, 2024 through May 24, 2024 the Department conducted an examination of Respondent's market conduct practices in the State of Connecticut covering the period January 1, 2022 through December 31, 2022
3. During the period under examination, Respondent failed to follow established practices and procedures to ensure compliance with statutory requirements resulting in instances of:
 - (a) One (1) individual acting as agent of Respondent without the required appointment
 - (b) One (1) instance where Respondent failed to send advance premium billing notice to policyholders within the required time frame
 - (c) One (1) instance where Respondent failed to record complaints in the required format

4. The conduct described in paragraph three is in violation of Sections 38a-702m, 38a-323(b), and 38a-816(7) of the Connecticut General Statutes, and constitutes cause for the imposition of a fine or other administrative penalty under Sections 38a-2 and 38a-41 of the Connecticut General Statutes.

II

1. WHEREAS, Respondent admits the allegations in paragraphs three and four of Article I of this Stipulation and Consent Order; and
2. WHEREAS, Respondent agrees to undertake a complete review of its practices and procedures, with respect to those areas of concern, as described in the Market Conduct Report and this Stipulation, so that those areas of concern are compliant with Connecticut Statutes; and
3. WHEREAS, Respondent agrees to provide the Insurance Commissioner with a full report of findings and a summary of actions taken to comply with the requirements of paragraph two of this Section within ninety (90) days of the date of this document; and
4. WHEREAS, Respondent agrees to pay a fine in the amount of Two Thousand Five Hundred Dollars (\$2,500) for the violations described herein; and
5. WHEREAS, Respondent, being desirous of terminating administrative action without the necessity of a formal hearing or further litigation, does consent to the making of this Consent Order and voluntarily waives:
 - a. any right to notice and a hearing; and
 - b. any requirements that the Insurance Commissioner's decision contain a statement of findings of fact and conclusions of law; and
 - c. any and all rights to object to or challenge before the Insurance Commissioner or in any judicial proceeding any aspect, provision or requirement of this Stipulation

NOW THEREFORE, upon the consent of the parties, it is hereby ordered and adjudged:

1. That the Insurance Commissioner has jurisdiction of the subject matter of this administrative proceeding.

2. That Respondent is fined the sum of Two Thousand Five Hundred Dollars (\$2,500) for the violations herein above described.

United Ohio Insurance Company

By: Andrew M. Waller
(Representative of Insurance Company)

CERTIFICATION

The undersigned deposes and says that she/he has duly executed this Stipulation and Consent Order on this 12th day of June 2024, for and on behalf of United Ohio Insurance Company; that she/he is the Chief Financial Officer of such company, and she/he has authority to execute and file such instrument.

By: Andrew M. Waller

STATE OF OHIO

SS

COUNTY OF Crawford

On the 12th day of June 2024, before me personally
appeared Andrew M. Waller, sealer
of the foregoing Stipulation and Consent Order, acknowledged same to be her/his act and deed.

Lois Slone
Notary Public/Commissioner of The Superior Court



LOIS SLONE
Notary Public, State of Oh.
My Commission Expires
JULY 9, 2028

Section Below To Be Completed by State of Connecticut Insurance Department

Dated at Hartford, Connecticut this 19th day of July 2024.



Andrew N. Mais
Insurance Commissioner