FILED

OCT 22 2026

INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF: CASE NO.: 403430-26-FO

INFINITY AUTO INSURANCE COMPANY
Private Passenger Automobile Excessive Profits
_____/

FINAL ORDER ON WAIVER

This matter arises from the Florida Office of Insurance Regulation's ("OFFICE") intended decision to require Infinity Auto Insurance Company ("INFINITY") to refund excess profits to policyholders in accordance with section 627.066, Florida Statutes. Based upon a thorough review of the record and applicable law, the OFFICE issues this Final Order and in support thereof declares as follows:

1. On June 30, 2026, INFINITY provided data via their Excess Profit Report to the OFFICE pursuant to section 627.915(1), Florida Statutes.

2. After the OFFICE's review of INFINITY's Excess Profit report, it is determined that INFINITY has realized, and therefore owes to applicable policyholders, excessive profits in the amount of $46,246,666 for the calendar/accident years 2023, 2024, and 2025, valued at March 31, 2026, pursuant to section 627.066, Florida Statutes.

3. On or about October 5, 2026, the OFFICE provided a Notice to INFINITY that, pursuant to section 627.066, Florida Statutes, the data submitted by INFINITY to the OFFICE indicates that excessive profits are realized in the amount of $46,246,666 for the statutory period

covering calendar/accident years 2023, 2024, and 2025, valued on March 31, 2026. The OFFICE also notified INFINITY of the requirement to refund said excessive profits to policyholders in accordance with section 627.066, Florida Statutes, and the right to request a hearing by filing a petition pursuant to sections 120.569 and 120.57, Florida Statutes. The OFFICE informed INFINITY that failure to timely respond to the Notice would result in the issuance of a Final Order. A true and correct copy of the Notice is attached hereto as Exhibit A.

4. INFINITY received the Notice on October 9, 2026, as shown by tracking information provided by United States Postal Service. A true and correct copy of the tracking information is attached hereto as Exhibit B.

5. On October 12, 2026, the OFFICE received an email notification from INFINITY indicating that INFINITY waived its right to any hearing available under chapter 120, and requested that the OFFICE issue a Final Order in this matter.

6. Section 120.569(1), Florida Statutes, requires that each notice inform the recipient "of any administrative hearing or judicial review that is available under [section 120.569], s. 120.57, or s. 120.68; shall indicate the procedure which must be followed to obtain the hearing or judicial review; and shall state the time limits which apply."

7. Based on the above, the OFFICE provided INFINITY sufficient notice regarding its opportunity to request an administrative hearing. *See* section 120.569(1), Florida Statute.

8. Pursuant to its October 12, 2026, email, INFINITY expressly waived its right to a hearing in this matter.

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY]

Upon careful consideration of the record in this matter and being otherwise advised in the premises, it is ORDERED:

1. Within sixty (60) days of this Final Order, INFINITY shall provide refunds or policy renewal credits in the amount of $46,246,666 for the calendar/accident years 2023, 2024, and 2025, valued on March 31, 2026, to policyholders as specified in section 627.066, Florida Statutes.

2. INFINITY shall attempt to locate policyholders whose refund checks are returned. INFINITY shall report and process any unclaimed excessive profit funds as unclaimed or abandoned property in accordance with the provisions of chapter 717, Florida Statutes.

3. Pursuant to section 627.066(11)(b), Florida Statutes, INFINITY shall upon completion of the renewal credits or refund payments, immediately certify to the OFFICE that the refunds have been made. INFINITY shall also certify that it has attempted to locate policyholders whose refund checks are returned and complied with the abandoned property provisions of chapter 717, Florida Statutes, if necessary.

DONE and ORDERED this 12 day of OCTOBER 2026.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek review of this Order pursuant to section 120.68, Florida Statutes, and Rule 9.110, Fla. R. App. P. Review proceedings must be instituted by filing a petition or notice of appeal with the General Counsel of the Office of Insurance Regulation, acting as the Agency Clerk, at 612 Larson Building, Tallahassee, Florida 32399-4206, and a copy of the same with the appropriate district court of appeal, within thirty (30) days of rendition of this Order.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Final Order has been furnished by certified mail to: INFINITY INSURANCE COMPANY, Attn: Chris Longeway, 200 East Randolph, Suite 3300, Chicago, Illinois 60601 this 22 day of OCTOBER 2026.

Jeffrey Joseph
Assistant General Counsel
Florida Bar No. 0898945
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399-4206
Phone: (850) 413-4293
Email: Jeffrey.Joseph@floir.gov

COPIES FURNISHED TO:

INFINITY AUTO INSURANCE COMPANY
Chris Longeway
200 East Randolph, Suite 3300
Chicago, Illinois 60601
Tparks@kemper.com
Jcrowley@kemper.com

JIE CHENG, Actuary
Property and Casualty Product Review
Office of Insurance Regulation
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0329

JEFFREY JOSEPH, Assistant General Counsel
Office of Insurance Regulation
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-0329
Phone: (850) 413-4293
Jeffrey.Joseph@floir.gov

Exhibit A

FILED

OCT 05 2026

INSURANCE REGULATION
Docketed by:

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Index: OIR 2026-80
CASE NO.: 403430-26

IN THE MATTER OF:

INFINITY AUTO INSURANCE COMPANY
Private Passenger Automobile Excessive Profits
_____/

TO: INFINITY INSURANCE COMPANY
Attn: Chris Longeway
200 East Randolph, Suite 3300
Chicago, IL 60601
Tparks@kemper.com
Jcrowley@kemper.com

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, 2026, pursuant to section 627.066, Florida Statutes. 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 $46,246,666 for private passenger automobile business for the statutory review period covering calendar/accident years 2023, 2024, and 2025, valued at March 31, 2026.

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 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 5 day of October 2026.

Michael Yaworsky, Commissioner
Office of Insurance Regulation

Exhibit A

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 INFINITY AUTO INSURANCE COMPANY, Chris Longeway, 200 East Randolph, Suite 3300, Chicago, IL 60601 and by email to Tparks@kemper.com and Jcrowley@kemper.com this 5 day of October 2026.

Jeffrey Joseph
Assistant General Counsel
Office of Insurance Regulation
612 Larson Building
200 East Gaines Street
Tallahassee, Florida 32399-4206
(850) 413-4293
Jeffrey.Joseph@floir.gov

Exhibit A

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.

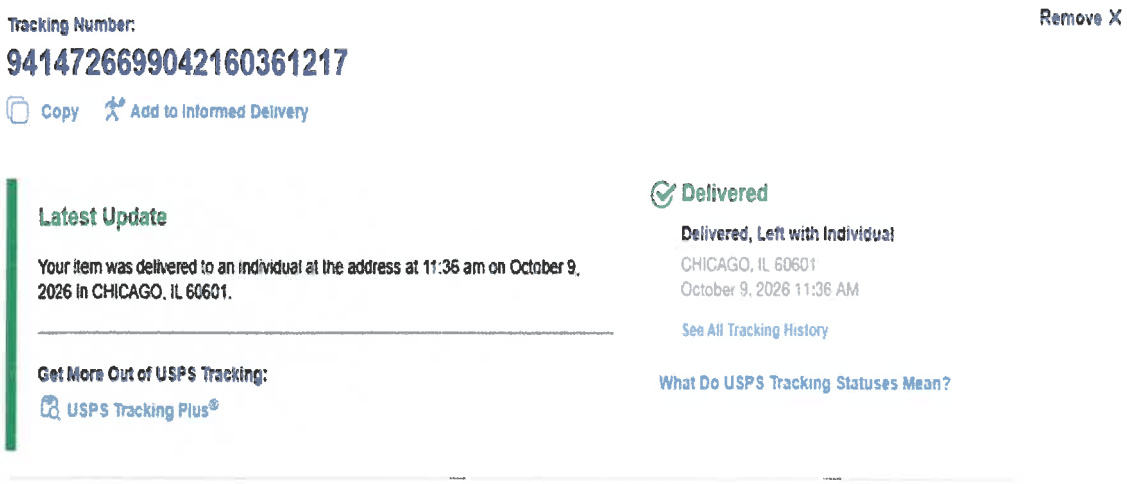
If you desire to challenge this agency action and dispute the material facts as found by the Office, you may request a formal proceeding by filing a petition pursuant to Sections 120.569 and 120.57(1), Florida Statutes. A petition for a formal administrative proceeding must comply with the content requirements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

Exhibit B


Tracking Number:
Remove X
9414726699042160361217
Copy
Add to Informed Delivery
Latest Update
Your item was delivered to an individual at the address at 11:36 am on October 9, 2026 in CHICAGO, IL 60601.
Get More Out of USPS Tracking:
USPS Tracking Plus®
Delivered
Delivered, Left with Individual
CHICAGO, IL 60601
October 9, 2026 11:36 AM
See All Tracking History
What Do USPS Tracking Statuses Mean?