



**FILED**

NOV 15 2024

INSURANCE REGULATION  
Docketed by: EP

OFFICE OF INSURANCE REGULATION

**MICHAEL YAWORSKY**  
COMMISSIONER

**Index: OIR 2024-151**

IN THE MATTER OF:

CASE NO.: 400078-24-CO

SONS OF NORWAY  
\_\_\_\_\_ /

CONSENT ORDER

THIS CAUSE came for consideration as the result of SONS OF NORWAY's failure to timely file its Gross Annual Premium and Enrollment ("GAP") Data Reporting form with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by section 627.9175(1), Florida Statutes and Rule 69O-137.004, 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. SONS OF NORWAY is an insurer authorized to transact business in Florida and subject to regulation by the OIR, pursuant to the Florida Insurance Code.
2. In January 2024, the OIR issued a data call notice for life and health G A P data reporting to each insurer required to submit a filing.
3. Insurers were required to submit GAP data by April 1, 2024.
4. Rule 69O-137.004, requires each insurer that issues health insurance policies in Florida to file Form OIR-B2-1094, "Report of Gross Annual Premiums and Enrollment Data for

Health Benefit Plans Issued to Florida Residents”, with the OIR covering the preceding calendar year on or before April 1.

5. SONS OF NORWAY failed to timely submit its GAP data with the OIR, which was due on or before April 1, 2024.

6. On April 19, 2024, SONS OF NORWAY submitted its GAP data with the 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 SONS OF NORWAY violated section 627.9175(1), and Rule 69O-137.004. The OIR deems the violation as non-willful warranting a fine in the amount of \$12,500 for the violation pursuant to section 624.4211(2).

9. SONS OF NORWAY agrees that within 10 days of the execution of this Consent Order, SONS OF NORWAY shall pay an administrative fine in the amount of \$12,500 U.S. Dollars (“USD”) and administrative costs of \$1,000 USD to the OIR.

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. SONS OF NORWAY 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 SONS OF NORWAY’s certificate of authority in this state in accordance with sections 120.569(2)(n) and 120.60(6), Florida Statutes.

12. SONS OF NORWAY additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may subject SONS OF NORWAY to such administrative action as the OIR deems appropriate as specifically authorized by law.

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

14. SONS OF NORWAY 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. SONS OF NORWAY 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 this Consent Order bearing the notarized signature of the authorized representative of SONS OF NORWAY.

WHEREFORE, the agreement between SONS OF NORWAY 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 15<sup>th</sup> day of November, 2024.



A handwritten signature in blue ink, appearing to read "Michael Yaworsky", is written over a horizontal line.

Michael Yaworsky, Commissioner  
Office of Insurance Regulation

By execution hereof, SONS OF NORWAY, 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 SONS OF NORWAY, to the terms and conditions of this Consent Order.

SONS OF NORWAY

By: [Signature]

[Corporate Seal]

Print Name: Daniel Seyfried

Title: President and CEO

Date: 11/7/24

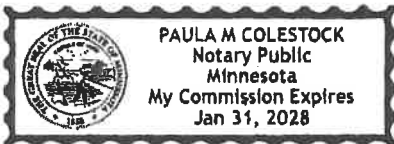
STATE OF MN

COUNTY OF Hennepin

The foregoing instrument was acknowledged before me by means of  physical presence

or  online notarization, this 7 day of November 2024, by Paula M Colestock

as notary for Sons of Norway.  
(type of authority; e.g., officer, trustee, attorney in fact) (name of person) (company name)



[Signature]  
(Signature of the Notary)

(Print, Type or Stamp Commissioned Name of Notary)

Personally Known  OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

My Commission Expires Jan 31, 2028

COPIES FURNISHED TO:

CHRISTOPHER HARRY PINKERTON

CHIEF EXECUTIVE OFFICER

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