

1717

## CIVIL PENALTY AND AGREEMENT

November 1, 2013

Russell Kirsch  
American Security Insurance Company  
11222 Quail Roost Drive  
Miami, FL 33157

Re: Our File No. 29916

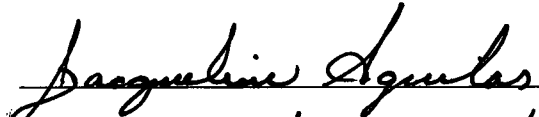
The Commissioner is recommending that administrative action be taken against American Security Insurance Company (the "Company") based on allegations that the Company has failed to provide a complete response to the Department's requests dated August 14, 2013, specifically Request No. 19 items B1-9, for actuarial information related to force placed insurance from 2001 through 2005, in violation of Minn. Stat. §45.027, subd. 7 (a)(3).

The Company can agree to resolve this matter by paying a civil penalty of \$5,000.00. By signing this statement, paying the civil penalty, and producing the required information, this specific issue will be resolved. Failure to provide a response to each outstanding item from the August 14, 2013 requests by **November 8, 2013** will be deemed an additional and separate violation.

With the Company's signing, the payment of the penalty, and the production of all information previously requested, you agree to the following:

1. That the violation as described occurred and you agree to resolve it in this manner;
2. That you are aware of your right to a hearing and hereby waive that right;
3. That you have been advised of your right to legal counsel and that you have either had legal counsel or waive your right to legal counsel; and,
4. That your check, payable to the state of Minnesota, must accompany this document.

AMERICAN SECURITY INSURANCE COMPANY

  
By:     Jacqueline Aquilino      
Its:     Vice President

STATE OF Florida  
COUNTY OF Miami Dade

Signed before me on 11/7/2013 (date)  
By: Jacqueline Aguilar  
(Respondent)

Mona Cohen  
(Signature of Notary Officer)

(stamp)



MONA O. COHEN  
NOTARY PUBLIC  
STATE OF FLORIDA  
Comm# EE014508  
Expires 10/28/2014

Title (and Rank)  
My Commission expires: 10/26/2014