

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF DELAWARE**

IN THE MATTER OF:)	
)	
GEICO ADVANTAGE INSURANCE COMPANY))	
NAIC: 14138))	
)	
GEICO SECURE INSURANCE COMPANY))	DOCKET NO. 5764
NAIC: 14137))	
)	
GEICO CHOICE INSURANCE COMPANY))	
NAIC: 14139))	
)	
GEICO INDEMNITY COMPANY))	
NAIC: 22055))	
)	
GEICO GENERAL INSURANCE COMPANY))	
NAIC: 35882))	
)	
GEICO CASUALTY COMPANY))	
NAIC: 41491))	
)	
GOVERNMENT EMPLOYEES INSURANCE))	
COMPANY))	
NAIC: 22063))	

STIPULATION AND CONSENT ORDER

THIS STIPULATION AND CONSENT ORDER is entered into as of November 7, 2025, by and between GEICO Advantage Insurance Company, GEICO Secure Insurance Company, GEICO Choice Insurance Company, GEICO Indemnity Company, GEICO General Insurance Company, GEICO Casualty Company, and Government Employees Insurance Company (collectively referred herein as “GEICO” or the “Respondent”) and the State of Delaware Department of Insurance (the “Department”). Respondent and the Department are collectively referred to herein as the “Parties.”

WHEREAS, Respondent is a property casualty company incorporated under Nebraska law and authorized to conduct the business of insurance in the State of Delaware; and

WHEREAS, the Department, through its examiners, conducted a target market conduct examination (“Examination”) of Respondent’s affairs and practices as of December 31, 2023; and

WHEREAS, pursuant to 18 *Del. C.* § 321(c), the Department provided Respondent with a verified written report of examination under oath (the “Examination Report”); and

WHEREAS, Respondent has reviewed and provided the Department with comments on the Examination Report; and

WHEREAS, after considering Respondent’s comments, the Department, through its examiners, has prepared a final report of the Examination, dated as of December 31, 2023 (the “Final Examination Report”); and

WHEREAS, among other findings contained in the Final Examination Report, the Department concluded that the Respondent’s practices and procedures did not comply with the below-listed statutory and regulatory provisions (collectively, the “Violations”)

18 *Del. C.* §1703. License required

18 *Del. C.* §2304 (16) (a). Unfair methods of competition and unfair or deceptive acts or practices defined

18 *Del. C.* §2304 (16)(f)& (n). Unfair claim settlement practices

18 *Del. C.* §2304 (16). Unfair methods of competition and unfair or deceptive acts or practices defined

18 *Del. C.* §2304 (17). Unfair methods of competition and unfair or deceptive acts or practices defined

18 *Del. C.* §3905. Cancellation or nonrenewal of automobile policy — Notice of cancellation or intention not to renew; notice of reasons

18 *Del. C.* §3906. Cancellation or nonrenewal of automobile policy — Appeal to the Commissioner

18 *Del. C.* §3909. Automobile insurance; exclusion, cancellation or nonrenewal.

18 *Del. C.* §3914. Notice of statute of limitations required

11 *Del. C.* §913 Insurance Fraud, class G felony (b) & (C)

21 *Del. C.* §2508 Fee to transfer title

21 *Del. C.* §2512 (a) Transfer for salvage

18 *Del. Admin. C.* §606 11.0 Notification of Uninsured Drivers

18 *Del. Admin. C.* §902 3.1.1 Prohibited Unfair Claim Settlement Practices

18 *Del. Admin. C.* §902 3.1.5 Prohibited Unfair Claim Settlement Practices

18 *Del. Admin. C.* §902 3.1.6 Prohibited Unfair Claim Settlement Practices

Delaware Auto Bulletin #24

Fair Credit Reporting Act

and

WHEREAS, following arms-length communications with the Department, Respondent desires to resolve this matter without recourse to any administrative hearing or court action.

NOW, THEREFORE, IT IS AGREED, by and between Respondent and the Department as follows:

1. All of the recitals set forth above are hereby incorporate herein and made a part of this Stipulation and Consent.

2. Respondent accepts the Final Examination Report, waives any right to a hearing thereon, and agrees that the Department may file the Final Examination Report without any further modifications. The Department shall post a copy of the Final Examination Report and this Stipulation and Consent on the Department's public website.

3. Respondent has reported the completion of the recommended corrective actions to the Exceptions and Recommendations included in the Final Examination Report. Within one year of the date of the Final Examination Report, the Department may re-examine the Exceptions and Recommendations in the Final Examination Report and determine whether the corrective actions were appropriate, properly implemented, and effective. If Respondent continues to be out of compliance as determined by the Department's re-examination, the Department may issue additional penalties, including but not limited to, additional administrative monetary penalties, prohibiting new business in the State of Delaware, and suspension or revocation of the Respondent's certificate of authority.

4. Upon execution of this Stipulation and Consent Order, Respondent shall pay to the Department an administrative penalty for the Violations in the amount of Eighty-five Thousand Dollars (\$85,000.00). Payment shall be in the form of a check made payable to the "State of Delaware."

5. Respondent waives any right to challenge in an administrative or court proceeding any of the terms and conditions of this Stipulation and Consent Order.

6. This Stipulation and Consent Order is the free and voluntary act of Respondent, and its terms are binding upon Respondent and may be admitted into evidence in any judicial or administrative proceeding against Respondent for any purpose. Respondent acknowledges that it has had a full opportunity to seek and receive advice of counsel on all matters related to this Stipulation and Consent Order.

7. This Stipulation and Consent Order contains all terms and conditions agreed to by the parties and constitutes the final agreement between Respondent and the Department.

8. No change, amendment, or modification hereto shall be effective or binding unless it is in writing, dated, and signed by the parties.

9. If the Department fails to act on any one or more defaults by Respondent, such failure to act shall not be a waiver of any rights hereunder on the part of the Department to declare Respondent in default and to take such action as may be permitted by this Stipulation and Consent Order or by any applicable law.

10. This Stipulation and Consent Order may be signed in duplicate, and both documents shall be considered originals. The person executing this Stipulation and Consent Order on behalf of Respondent shall acknowledge his or her signature before a Notary Public and, by executing this Stipulation and Consent Order, certifies that he or she is duly authorized to execute this Stipulation and Consent Order on behalf of Respondent. Respondent agrees that an uncertified copy of this Stipulation and Consent Order shall be valid as evidence in any proceeding for purposes of enforcement.

11. This Stipulation and Consent Order shall survive Respondent and be enforceable against its successors, transferors, or assigns.

12. Except with regard to the enforcement of this Stipulation and Consent Order, the Respondent's consent to the provisions of this Stipulation and Consent Order is not intended to bar, estop, waive, preclude, or otherwise prevent the Respondent from taking any position of law or fact or raising any defenses in any action taken by any federal or state agency or department, or in any civil action brought by any party against the Respondent.

[Signature Page Follows]

GEICO ADVANTAGE
INSURANCE COMPANY
NAIC: 14138



Tracey Laws
Head of Government & Regulatory
Affairs
November 6, 2025

DELAWARE DEPARTMENT OF INSURANCE



Trinidad Navarro
Insurance Commissioner

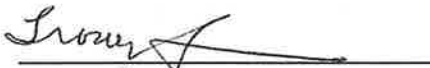
11/10, 2025

GEICO SECURE INSURANCE COMPANY
NAIC: 14137



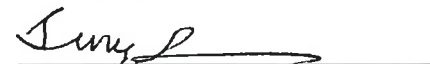
Tracey Laws
Head of Government & Regulatory Affairs
November 6, 2025

GEICO CHOICE INSURANCE COMPANY
NAIC: 14139



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GEICO GENERAL INSURANCE COMPANY
NAIC: 35882



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November 6, 2025

