

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

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In re:

Lincoln General Insurance Company (NAIC #33855)

Examination No. 0612-70-TGT

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 214 day of July, 2008, Acting Director Linda Bohrer, after consideration and review of the market conduct examination report of Lincoln General Insurance Company (NAIC #33855), report number 0612-70-TGT, prepared and submitted by the Division of Insurance Market Regulation pursuant to 374.205.3(3)(a), RSMo, does hereby adopt such report as filed. After consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be the Director's findings and conclusions accompanying this order pursuant to 374.205.3(4), RSMo.

This order, issued pursuant to §374.205.3, RSMo and §374.046.15. RSMo (Cum. Supp. 2006), is in the public interest.

IT IS THEREFORE ORDERED that the Company shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Company into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times, including, but not limited to, continuing to educate its producers and take any needed steps to assure that the question regarding prior cancellations, non-renewals, and declinations is never asked or answered on its Missouri insurance applications, such that it does not violate §376.936(11)(f), RSMo, and MDI Bulletin 94-04.

It is further ORDERED that a Missouri market conduct examination of the Company is not necessary until three years from the date of this Order, unless the Director has cause to believe the Company has failed to comply with the terms of this Order or has otherwise violated Missouri laws or regulations.

So Adopted, Found, Concluded and Ordered.

7-21.08 Date

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Linda Bohrer Acting Director