



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

**CURATIVE ORDER OF THE DIRECTOR**

NOW, on this 23<sup>rd</sup> day of January, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Hartford Underwriters Insurance Company (NAIC #30104) and Property Casualty Insurance Company of Hartford (NAIC #34690), (hereinafter "the Companies"), report number 0511-32-PAC, 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(4), RSMo and §374.046.15. RSMo Cum. Supp. 2006, is in the public interest.

IT IS THEREFORE ORDERED that the Companies shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Companies 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, taking the following actions:

1. The Companies shall take any needed steps to assure that the sales tax credit affidavit used by the Companies and provided to its claimants are accurate and properly maintained by the Companies, as required by §144.027, RSMo, and 20 CSR 300-2.200(3)(B)3.
2. The Companies shall take action to ensure that it takes the appropriate and prompt action on all complaints received, as required by Missouri Regulations 20 CSR 100-4.100(2)(A).

3. The Company shall ensure that all of its claim and complaint files include all necessary work papers or other documents needed for the reconstruction of pertinent dates and events of those files, as required by Missouri Regulation CSR 300-2.200.

So Adopted, Found, Concluded and Ordered.

January 23, 2007

Date



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Douglas M. Ommen  
Director