

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:

Vanliner Insurance Company (NAIC #21172)

Examination No. 0609-39-PAC

CURATIVE ORDER OF THE DIRECTOR

NOW, on this <u>15</u>th day of October, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Vanliner Insurance Company (NAIC #21172), report number 0609-39-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, 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, taking the following actions:

1. The Company shall take action to ensure that all applications for coverage contain the producer's signature and otherwise clearly and accurately identify the insurance producer involved in the transaction, as required by 20 CSR 300-2.200(3)(A)1.B.

2. The Company shall take action to ensure that it gives proper and adequate notice to its insureds of the cancellation, termination, or non-renewal of all lines of insurance coverage, such that it no longer uses verbiage in its insurance applications that requires a waiver of the insured's rights to advance notice of such action by the insurer, thereby complying with §§379.883, 379.884, and 379.885, RSMo, and Workers' Compensation Missouri Cancellation and Non-renewal Endorsement WC 24 06 01 B.

3. The Company shall take any needed steps to assure that the sales tax credit affidavit and/or salvage title used by the Company and provided to its claimants are accurate and properly maintained and documented by the Company, as required by §§144.027 and 301.227, RSMo, and 20 CSR 300-2.200(3)(B).

4. The Company shall take action to ensure that it takes the appropriate and prompt action on all workers' compensation claims received, as required by §287.160.2, RSMo.

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.

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Date Lieber 15, 2007

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Douglas M. Ömmen Director