

**IN THE DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION
STATE OF MISSOURI**

In Re:)
)
ACE FIRE UNDERWRITERS) **Market Investigation No. 329087**
INSURANCE COMPANY (NAIC #20702))
)
ACE PROPERTY AND CASUALTY)
INSURANCE COMPANY (NAIC #20699))
)
PACIFIC EMPLOYERS INSURANCE)
COMPANY (NAIC #22748))

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 02nd day of April, 2019, Director, Chlora Lindley-Myers, (hereafter the "Director"), after consideration and review of the market conduct investigation of ACE Fire Underwriters Insurance Company (NAIC #20702), ACE Property & Casualty Insurance Company (NAIC #20699), and Pacific Employers Insurance Company (NAIC #22748) (collectively referred to as "Companies"), investigation number 329087, conducted by the Division of Insurance Market Regulation pursuant to §374.190¹, does hereby issue the following orders:

This order, issued pursuant to §374.046.1(2) RSMo and §374.046.15 RSMo is in the public interest.

IT IS ORDERED that Companies shall CURE the violations of law and regulations revealed in the investigation findings, which are part of the work papers of the investigation, and shall take remedial actions 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. For the 13 policies identified in the investigation findings, Companies shall waive any additional premium that may be owed due to the Companies' failure to file individual rate filings with Department.

¹ All references, unless otherwise noted, are to Missouri Revised Statutes 2016, as amended.

2. For any new or renewal policies issued using "a rates" on or after January 1, 2019, Companies are aware and shall comply with the notice requirements of §379.321.6(5) RSMo.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 02nd day of April, 2019.

Chlora Lindley-Myers

Chlora Lindley-Myers
Director

