

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

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

In re:)
)
Western Agricultural Insurance Company (NAIC #27871)) Exam No. 0603-06-TGT

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 5th day of July, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Western Agricultural Insurance Company (NAIC #27871), report number 0603-06-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 (2000) and §374.046.15, RSMo (Cum. Supp. 2006), is in the public interest.

IT IS THEREFORE ORDERED that Western Agricultural Insurance Company shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring Western Agricultural Insurance 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:

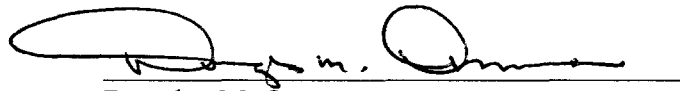
1. Western Agricultural Insurance Company shall take steps to assure that the reason provided to its insureds for the policy declination, cancellation, or non-renewal is sufficiently clear and specific, in order to be in compliance with §§379.118 and 379.120, RSMo;

2. Western Agricultural Insurance Company shall take steps to assure that it does not offset the medpay portion of a private passenger automobile policy from the settlement of the uninsured motorist claim, in order to be in compliance with §§375-1000 – 375.1018, RSMo, and 20 CSR 100-1.020 and 20 CSR 500-2.100(2)(G)1.

It is further ORDERED that a Missouri market conduct examination of Western Agricultural Insurance 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.

July 5, 2007
Date



Douglas M. Ommen
Director