



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

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

In re:)
) Examination No. 0609-38-TGT
Savers Property & Casualty Insurance Company)
(NAIC #16551))

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 25th day of August 2008, Acting Director Linda Bohrer, after consideration and review of the market conduct examination report of Savers Property & Casualty Company (NAIC #16551), report number 0609-38-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, taking the following actions:

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

2. The Company shall take action to ensure that it takes the appropriate and prompt action on all claims received, as required by Missouri Regulations 20 CSR 100-1.030.

3. The Company shall ensure that its books, records, documents, and other business records are in an order such that the insurer's claims practices can be readily ascertained by the Department, as required by Missouri Regulation CSR 300-2.200.

4. The Company shall take action to properly document how applicable schedule debits and credits are determined its Workers Compensation policy files, in compliance with 20 CSR 500-4.100(7)(D).

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.

8-25-08
Date

Linda Bohrer
Linda Bohrer
Acting Director