



1. The Companies will educate their producers and take any needed steps to assure that the question regarding prior cancellations, non-renewals, and declinations is never asked or answered on its Missouri insurance applications, such that they do not violate §376.936(11)(f), RSMo, and MDI Bulletin 94-04.

2. The Companies shall take action to ensure that they properly rate their various insurance policies, in compliance with §379.321, RSMo, 20 CSR 500-4.100(7)(D), and 20 CSR 500-4.200.

It is further ORDERED that a Missouri market conduct examination of the Companies is not necessary until three years from the date of this Order, unless the Director has cause to believe the Companies have failed to comply with the terms of this Order or has otherwise violated Missouri laws or regulations.

This Order supercedes any previous Order relating to Market Conduct Examination Report #0510-30-TGT and will be effective on the date of its execution by the Director.

So Adopted, Found, Concluded and Ordered.

6/20/08  
Date

Linda Bohrer  
Linda Bohrer,  
Acting Director