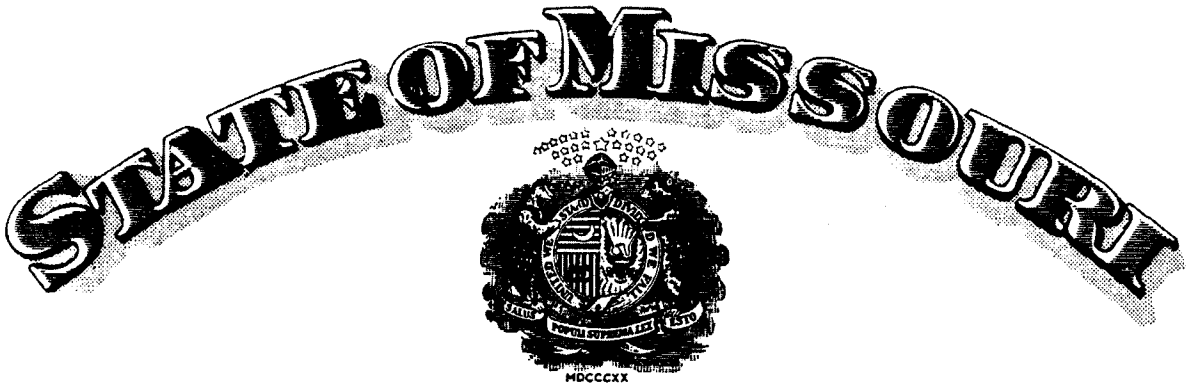

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:	)	
	)	Examination No. 0603-10-TGT
The Missouri Property Insurance Placement	)	
Facility (Missouri FAIR Plan) (NAIC #00103)	)	

CURATIVE ORDER OF THE DIRECTOR

NOW, on this 28th day of June, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of The Missouri Property Insurance Placement Facility (NAIC #00103), (hereafter referred to as "the Missouri FAIR Plan") report number 0603-10-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 the Missouri FAIR Plan shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Missouri FAIR Plan 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 Missouri FAIR Plan shall take any needed steps to assure that it correctly rates and charges the correct premium for all policies written by it, including, but not limited to, Dwelling Fire, Commercial Fire, and Allied Lines policies.

2. The Missouri FAIR Plan shall take action to ensure that it properly pays all claims in full and that it takes appropriate and prompt action on all claims received, as required by §408.020, RSMo, 20 CSR 100-1.030 and 20 CSR 100-1.050.

3. The Missouri FAIR Plan shall ensure that its books, records, documents, and other business records are in an order such that the insurer's claims, rating, underwriting, and marketing practices can be readily ascertained by the Department, as required by 20 CSR 300-2.200.

4. The Missouri FAIR Plan shall maintain a register of complaints sent directly to it, as required by §375.936.3, RSMo, and 20 CSR 300-2.200(3)(D).

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

So Adopted, Found, Concluded and Ordered.

June 28, 2007
Date

Douglas M. Ommen
Director