

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

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

In re: )  
 )  
Auto-Owners Insurance Group (NAIC Group #280) ) Examination No. 0503-08-PAC  
Including: Auto-Owners Insurance Co. (NAIC #18988) )  
Owners Insurance Co. (NAIC #32700) )

**ORDER OF THE DIRECTOR**

NOW, on this 6<sup>th</sup> day of August, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination reports of Auto-Owners Insurance Group (NAIC Group #280), including the above-referenced subsidiary companies, ("Auto-Owners") report numbered 0503-08-PAC, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, and the Stipulation of Settlement and Voluntary Forfeiture ("Stipulation") does hereby adopt such report as filed. After consideration and review of the Stipulation, report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report is 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(4) and 374.280, RSMo and §374.046.15. RSMo Cum. Supp. 2006, is in the public interest.

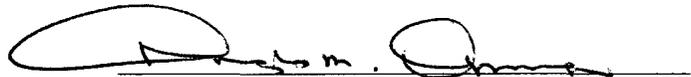
IT IS THEREFORE ORDERED that Auto-Owners and the Division of Insurance Market Regulation have agreed to the Stipulation and the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that Auto-Owners shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place Auto-Owners in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

IT IS FURTHER ORDERED that Auto-Owners shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$28,704.75, payable to the Missouri State School Fund.

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 6<sup>th</sup> day of August, 2007

A handwritten signature in black ink, appearing to read "Douglas M. Ommen", written over a horizontal line.

Douglas M. Ommen  
Director