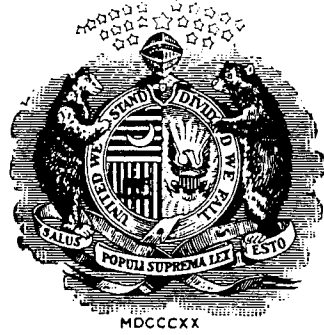


STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

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

ORDER OF DIRECTOR DEPARTMENT OF INSURANCE

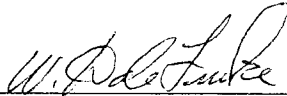
After consideration and review of the Missouri market conduct examination report of American Standard Insurance Company (NAIC #19283) (hereafter referred to as "the Company"), report number 0511-32-PAC, I, W. Dale Finke, Director, Missouri Department of Insurance, pursuant to §374.205.3(3)(a), RSMo, do hereby adopt such report as filed.

After my 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 my findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

The Company is hereby ORDERED to CURE the violations of law, regulations or prior orders revealed in such report and to take remedial action bringing 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 must ensure that all of its policy and claim files include all necessary work papers or other documents needed for the reconstruction of pertinent dates and events of the claim files, as required by Missouri Regulations 20 CSR 300-2.200.
2. The Company must take action to ensure compliance with §379.114.1, RSMo, relating to the cancellation of motorcycle coverage issued by the Company.

So adopted, found, concluded and ordered on this 20th of April, 2006.



W. Dale Finke, Director
Department of Insurance
State of Missouri