

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.

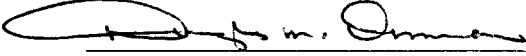
3. The Missouri FAIR Plan shall ensure that its books, records, documents, and other business records are in an order such that the insurer's claims, rating, underwriting, and marketing practices can be readily ascertained by the Department, as required by 20 CSR 300-2.200.

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