

## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:	)	
	)	Examination No. 0605-29-PAC
Cincinnati Financial Corporation (NAIC Group #0244)	)	

## **AMENDED CURATIVE ORDER OF THE DIRECTOR**

NOW, on this <u>2016</u> day of June, 2008, Acting Director Linda Bohrer, after consideration and review of the market conduct examination report of Cincinnati Financial Corporation (NAIC Group #0244), including Cincinnati Insurance Companies (NAIC #10677), Cincinnati Indemnity Companies (NAIC #23280), and Cincinnati Casualty Companies (NAIC #28665) (collectively referred to as "the Companies), report number 0605-29-PAC, 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 and §374.046.15. RSMo (Cum. Supp. 2006), is in the public interest.

IT IS THEREFORE ORDERED that the Companies shall CURE the violations of law, regulations or prior orders revealed in such report and shall take remedial action to bring the Companies 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 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.
- 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.

Date 6

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**Acting Director**