



DEPARTMENT OF

INSURANCE

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

AMENDED ORDER OF THE DIRECTOR
DEPARTMENT OF INSURANCE

After consideration and review of the Missouri market conduct examination report of Omni Insurance Company (hereinafter "Omni"), Missouri Market Conduct Examination report number 0512-33-TGT, 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. Omni must maintain its books, records, documents and other business records in a manner so that the examiners may, during a market conduct examination, readily ascertain the Company's claims handling and payment, complaint handling, termination, rating, underwriting, and marketing practices and to produce this information for the examiners during an examination in a timely manner, pursuant to the mandates of §374.205.2(2), RSMo, and Missouri Regulation 20 CSR 300-2.200(2) and (3).

2. Omni must take all required steps to assure that the sales tax credit affidavit used by the Company and provided to its claimants includes all correct and necessary information as required by §144.027, RSMo, and 20 CSR 300-2.200(3)(B)3.

3. Omni must take all necessary steps to assure that it properly and accurately pays policyholders' claims and reimburses claimants as required by the Company's policy provisions and applicable Missouri law.

4. Omni must review all of its Medical Payment claims closed with payment dated October 1, 2005, to the present to determine if any other policyholders were underpaid, and, if so, to issue refunds of any such underpayments, bearing in mind that an additional payment of 9% interest is also required on those late payments, per §408.020, RSMo. A letter should be included with the payments indicating that the payments are being made "as a result of a Missouri Market Conduct examination." Evidence should also be provided to the Missouri Department of Insurance within 90 days after the closing of this examination that such payments have been made.

This Order supercedes any previous Order relating to Market Conduct Examination Report #0512-33-TGT and will be effective on the date of its execution by the Director.

So adopted, found, concluded and ordered on this 18th of July, 2006.



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