

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

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

In re: )  
 ) Examination No. 0610-42-PAC  
The Standard Fire Insurance Company (NAIC #19070) )  
and The Auto Insurance Company of Hartford, )  
Connecticut (NAIC #19062), )  
Member Companies of The Travelers Companies, Inc. )  
(NAIC Group #3548) )

**CURATIVE ORDER OF THE DIRECTOR**

NOW, on this 21<sup>st</sup> day of March, 2008, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of the Standard Fire Insurance Company (NAIC #19070) and the Automobile Insurance Company of Hartford, Connecticut (NAIC #19062), member companies of The Travelers Companies, Inc. (NAIC Group #3548), (hereafter referred to as "the Companies"), report number 0610-42-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 shall take any needed steps to assure that the sales tax credit affidavit used by the Company and provided to its claimants are properly maintained by the Companies, as required by §144.027, RSMo, and 20 CSR 300-2.200(3)(B)3.;

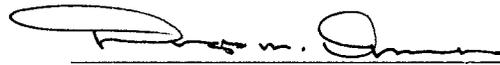
2. The Companies shall take action to ensure that it takes the appropriate action on all claims received, as required by §375.1007(1), RSMo, and 20 CSR 100-1.020(1); and

3. Documentation of all remedial actions taken by the Companies to implement compliance with the terms of this Order and to assure that the errors noted in the examination report do not recur, including explaining the steps taken and the results of such actions, shall be filed with the Director within 90 days of the entry of this Order.

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.

So Adopted, Found, Concluded and Ordered.

March 21, 2008  
Date

  
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Douglas M. Ommen  
Director