

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

P.O. Box 690, Jefferson City, Mo. 65102-0690  
In re: Farmers Insurance Group (NAIC Group #0212) )  
Including: Farmers Insurance Co., Inc. (NAIC #21628) ) Examination  
Fire Insurance Exchange (NAIC #21660) ) #0602-02-PAC  
Mid-Century Insurance Co. (NAIC #21687) ) #0603-05-PAC  
Civic Property & Casualty Co. (NAIC #10315) )

**ORDER OF THE DIRECTOR**

NOW, on this 2<sup>nd</sup> day of October, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination reports of Farmers Insurance Group (NAIC Group #0212), including the above-referenced subsidiary companies, (hereafter referred to as "Farmers") reports numbered 0602-02-PAC and 0603-05-PAC, prepared and submitted by the Division of Insurance Market Regulation pursuant to §374.205.3(3)(a), RSMo, and the Stipulation of Settlement and Voluntary Forfeiture ("Stipulation") does hereby adopt such report as filed. After consideration and review of the Stipulation, report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report is 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(4) and 374.280, RSMo and §374.046.15. RSMo Cum. Supp. 2006, is in the public interest.

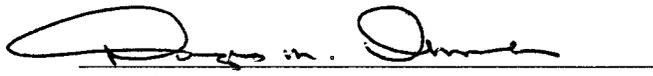
IT IS THEREFORE ORDERED that Farmers and the Division of Insurance Market Regulation have agreed to the Stipulation and the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that Farmers shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place Farmers in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

IT IS FURTHER ORDERED that Farmers shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$16,272.50, payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 2<sup>nd</sup> day of October, 2007

A handwritten signature in black ink, appearing to read "Douglas M. Ommen", is written over a horizontal line.

Douglas M. Ommen  
Director