

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

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

In re: )  
 ) Examination No. 0603-23-TGT  
Universal Underwriters Insurance Co. (NAIC #41181) )

**ORDER OF THE DIRECTOR**

NOW, on this 5<sup>th</sup> day of November, 2007, Director Douglas M. Ommen, after consideration and review of the market conduct examination report of Universal Underwriters Insurance Company (NAIC #41181), report numbered 0603-23-TGT, 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.

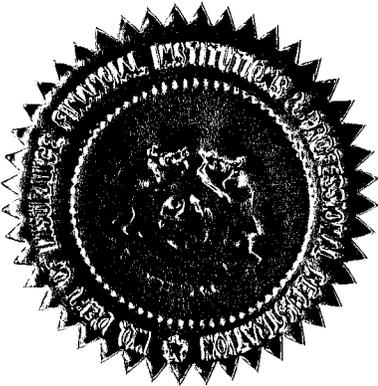
IT IS THEREFORE ORDERED that Universal Underwriters Insurance Company and the Division of Insurance Market Regulation have agreed to the Stipulation and the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that Universal Underwriters Insurance Company shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place Universal Underwriters Insurance Company 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 Universal Underwriters Insurance Company shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$6,530.00, 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 5<sup>th</sup> day of November, 2007



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

Douglas M. Ommen  
Director