

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10489-CO11-0829-012

IN THE MATTER OF:)
)
Auto-Owners Insurance Company)
)
Respondent,)
)
6101 Anacapri Blvd.)
Lansing, MI 48917)
)
NAIC No.: 18988)

FILED
SEP 28 2011
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”) and Auto-Owners Insurance Company, (“Respondent”) an insurance company authorized to conduct business in the State of Indiana, signed an Agreed Entry which purports to resolve all issues involved in the actions by the Department regarding Respondent’s Certificate of Authority, and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

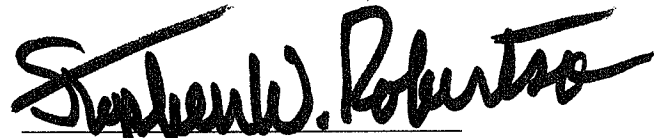
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as attached as Exhibit A as a resolution of this matter.

IT IS THEREFORE ORDERED, by the Commissioner of Insurance:

1. The Department alleges that Respondent failed to effectuate prompt settlement of a claim, under policy number 085002-09685247, in violation of Indiana Code §27-4-1-4.5.

2. Respondent has now paid \$76,617.00 to the consumer in full and final settlement of the claim.
3. Respondent denies any wrongdoing.
4. Respondent will pay an Administrative Fine in the amount of Two Thousand Five Hundred dollars (\$2,500.00) within thirty (30) days of the filing of the Commissioner's Final Order.
5. The Department agrees to accept Respondent's compliance with the terms of this agreement as full and final resolution of the complaint.

ALL OF WHICH IS ORDERED this 28th day of September, 2011.



Stephen W. Robertson,
Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann.
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Auto-Owners Insurance
Attn: Brian D. Crown
6101 Anacapi Blvd.
Lansing, MI 48917

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) SS:
COUNTY OF MARION)

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COMMISSIONER OF INSURANCE
CAUSE NUMBER:10489-CO11-0829-012

IN THE MATTER OF:)

Auto-Owners Insurance Company)

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Indiana Department of Insurance (“Department”), and Auto-Owners Insurance Company (“Respondent”), an insurance company licensed to do business in Indiana, to resolve all issues in the above cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is an insurance company with a statutory home office located in the State of Michigan and licensed to do business in the State of Indiana; and

WHEREAS, Respondent was the subject of a complaint by an Indiana consumer regarding the handling of a claim under a Business Owner insurance policy; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing;


IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. The Department alleges that Respondent failed to effectuate a prompt settlement of a claim, under policy number 085002-09685247 in violation of Indiana Code §27-4-1-4.5.
6. Respondent has now paid \$76,617.00 to the consumer in full and final settlement of the claim.
7. Respondent denies any wrongdoing.
8. Respondent agrees to pay an Administrative Fine in the amount of Two Thousand Five Hundred dollars (\$2,500.00) within thirty (30) days of the filing of the Commissioner's Final Order.
9. The Department agrees to accept Respondent's compliance with the terms of this agreement as full and final resolution of the complaint.
10. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the

Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

11. Respondent has carefully read and examined this agreement and fully understands its terms.
-

9/26/11
Date Signed



Nikolas P. Mann, Attorney
Indiana Department of Insurance

9-16-11
Date Signed



Brian Crown, Senior Attorney,
Auto-Owners Insurance Company

STATE OF MICHIGAN)
SHIAWASSEE ACTING-CLERK:
COUNTY OF EATON)

Before me a Notary Public for Shiawassee County, State of

~~MI~~, personally appeared Brian Crown, on behalf of Auto-Owners

Insurance Company, and being first duly sworn by me upon his/her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 20th day of September, 2011.



Signature

Printed

ROBERT C. ELLIS
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF SHIAWASSEE
My Commission Expires Oct. 29, 2014
Acting in the County of Eaton

My Commissioner expires: _____

County of Residence: _____