

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	
	)	ORDER AND CONSENT TO ORDER
	)	
UNITED STATES FIRE INSURANCE	)	
COMPANY	)	DIVISION DOCKET NO. 72225
	)	
	)	

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The Iowa Insurance Division (Division) has alleged that United States Fire Insurance Company (United States Fire) has engaged in activities that are in violation of Iowa Code sections 522B.2 and 522B.12 and Iowa Administrative Code 191-10.3 and 10.4. In particular, the Division has alleged that United States Fire wrote 29 bonds in Iowa through an individual whose license as an insurance producer in Iowa had expired. United States Fire takes the position that it was unaware that the individual producer's license had expired and that if any violations of Iowa law were committed, they were committed unknowingly. Nonetheless, to resolve the Division's allegations, United States Fire hereby consents to the entry of this Order and Consent to Order.

**ORDER**

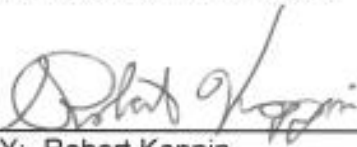
**THEREFORE, IT IS ORDERED:**

1. United States Fire agrees to cease and desist from any violations of Iowa's producer licensing laws.
2. United States Fire shall pay a civil penalty of \$2500 to the Division upon the signing of this Order. In addition, United States Fire shall pay the administrative costs of the action totaling \$1500. A check for these amounts should be made payable to the Iowa Insurance Division and remitted to the Iowa Insurance Division, 330 Maple Street, Des Moines, IA 50309 with attention to John Leonhart.

Dated this 19<sup>th</sup> day of August, 2011.

SUSAN E. VOSS

Commissioner of Insurance



BY: Robert Koppin  
Enforcement Bureau Chief

**CONSENT TO ORDER AND AGREEMENT**

I, United States Fire, have read, understood, and do knowingly consent to this Order in its entirety. I will abide by the terms of this Order but do so without admitting to the truth or falsity of the allegations made against me and to avoid the possible adverse consequences of any hearing. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository and, if I am insurance licensed, to the National Association of Insurance Commissioners. I also understand that this Order is a public record under Iowa Code chapter 22 (2011), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2011). I also understand that the information contained in the Order will be posted to the Division's web site.



United State Fire Insurance Company

August 8, 2011

Date

Subscribed and sworn before me by Frances V. Trevino on this 8th day of August, 2011.



Notary Public for the State of Texas.

Copies sent by first class mail to:

Frances V. Trevino  
Fairmont Specialty  
10350 Richmond Ave., Suite 300  
Houston, TX 77042