

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	ORDER AND CONSENT TO ORDER
	)	
TRAVELERS CASUALTY & SURETY	)	
COMPANY OF AMERICA; TRAVELERS	)	
CASUALTY & SURETY COMPANY;	)	
TRAVELERS CASUALTY INSURANCE	)	
COMPANY OF AMERICA; TRAVELERS	)	
COMMERCIAL INSURANCE COMPANY;	)	
TRAVELERS HOME AND MARINE;	)	
THE TRAVELERS INDEMNITY COMPANY	)	
OF AMERICA; TRAVELERS PROPERTY	)	
AND CASUALTY COMPANY OF	)	
AMERICA; TRAVELERS INDEMNITY	)	
COMPANY OF CONNECTICUT AND	)	
THE TRAVELERS INDEMNITY	)	
COMPANY	)	DIVISION DOCKET NO. 71881
	)	
	)	

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The Iowa Insurance Division (Division) has alleged that Travelers Casualty & Surety Company of America, Travelers Casualty & Surety Company, Travelers Casualty Insurance Company of America, Travelers Commercial Insurance Company, Travelers Home and Marine Insurance Company, The Travelers Indemnity Company of America, Travelers Property and Casualty Company of America, Travelers Indemnity Company of Connecticut and The Travelers Indemnity Company (Travelers) has engaged in activities that are in violation of Iowa Code Chapter 507. In particular, the Division has alleged that Travelers failed to submit to an examination and written requests of the Division in violation of Iowa Code section 507.3. Travelers has indicated that any lack of response to Division letters was unintentional. Once Travelers became aware of the Division letters, Travelers did immediately contact the Division and the Division's examiner and has cooperated and complied with the Division's requests. To resolve the Division's allegations, Travelers hereby consents to the entry of this Order and Consent to Order.

**ORDER**

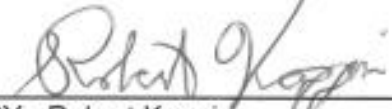
**THEREFORE, IT IS ORDERED:**

1. Travelers agrees to cease and desist from any alleged violations of Iowa Code Chapter 507.

2. Travelers shall pay a civil penalty of \$5000 to the Division upon the signing of this Order. In addition, Travelers 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 22<sup>nd</sup> day of August, 2011.

SUSAN E. VOSS  
Commissioner of Insurance



BY: Robert Koppin  
Enforcement Bureau Chief

#### CONSENT TO ORDER AND AGREEMENT

I, Travelers, 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.

Christine Palmieri  
Travelers

8/17/11  
Date

Subscribed and sworn before me by Christine Palmieri on this 17<sup>th</sup> day of August, 2011.

Robin K. Sage  
Notary Public for the State of Connecticut

ROBIN K. SAGE  
Notary Public  
My Commission Expires July 31, 2013

Copies sent by first class mail to:

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