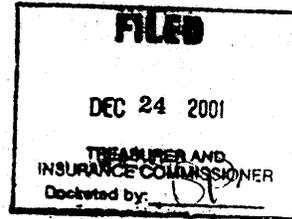


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THE TREASURER OF THE STATE OF FLORIDA
DEPARTMENT OF INSURANCE

TOM GALLAGHER

IN THE MATTER OF:

CASE NO.: 43164-01-CO

AMERICAN PREMIER INSURANCE COMPANY

2001 Property and Casualty Market Conduct
Examination

CONSENT ORDER

THIS CAUSE came on for consideration as the result of an agreement between AMERICAN PREMIER INSURANCE COMPANY, hereinafter referred to as AMERICAN PREMIER and the FLORIDA DEPARTMENT OF INSURANCE, hereinafter, referred to as the DEPARTMENT. Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the Treasurer and Insurance Commissioner, as head of the FLORIDA DEPARTMENT OF INSURANCE, hereby finds as follows:

1. The Treasurer and Insurance Commissioner, as head of the DEPARTMENT, has jurisdiction over the subject matter of, and parties to, this proceeding.

2. AMERICAN PREMIER is a foreign property and casualty insurer authorized to transact insurance business in Florida and is subject to the jurisdiction and regulation of the DEPARTMENT pursuant to the Florida Insurance Code.

3. The DEPARTMENT conducted a property and casualty market conduct examination of AMERICAN PREMIER covering the period of January 2000 through March 2001, pursuant to Section 624.3161, Florida Statutes. As a result of such examination, the DEPARTMENT determined that AMERICAN PREMIER committed the following violations of the Florida Insurance Code or Florida Administrative Code as outlined in total in the Fine Worksheet provided with the Report of Examination Findings.

a. Claims

1. Section 626.9541, F.S.-Failure to Comply with Unfair Trade Practice Requirements-Act Promptly.
2. Section 627.736, F.S.-Failure to Comply with PIP Benefit Requirements.
3. Section 319.30, F.S.-Failure to Properly Forward Automobile Titles to the Department of Highway Safety and Motor Vehicles.
4. Section 626.112, F.S.-Use of Unappointed Adjuster.

b. Complaints

1. Section 626.9541, F.S.-Failure to Comply with Unfair Trade Practice Requirements- Properly Handle.

2. Section 626.9541, F.S.-Failure to Comply with Unfair Trade Practice Requirements-Maintain Record of Consumer Complaints.

4. The DEPARTMENT and AMERICAN PREMIER expressly waive a hearing in this matter and the making of Findings of Fact and Conclusions of Law by the DEPARTMENT and all further and other proceedings herein to which the parties may be entitled by law. AMERICAN PREMIER hereby knowingly and voluntarily waives the rights to challenge or to contest this Order, in any forum now available to it, including the right to any administrative proceeding, circuit or federal court action, or any appeal.

5. AMERICAN PREMIER agrees that upon the execution of this Consent Order it shall be subject to the following terms and conditions:

(a) AMERICAN PREMIER shall pay an administrative penalty of \$7,000 and administrative costs of \$1,500 on or before the 30th day after this Consent Order is executed.

(b) AMERICAN PREMIER shall henceforth comply with all of the provisions of the Florida Insurance Code, Florida Administrative Code and implement policies and procedures that will preclude the recurrence of violations contained in the examination report. These policies and procedures shall be made available to the DEPARTMENT for review upon request. AMERICAN

PREMIER will implement recommendations contained in this report within 90 days after execution of Consent Order, including any pending refunds, and submit confirmation, in writing, to the DEPARTMENT that all directives contained in the report have been met, including all refunds made. This confirmation shall be provided to the DEPARTMENT within the 90-day timeframe.

(c) AMERICAN PREMIER is hereby placed on notice of the requirements of the above referenced sections of law and agrees that any future violations of these sections by AMERICAN PREMIER may be deemed willful, subjecting AMERICAN PREMIER to appropriate penalties.

6. AMERICAN PREMIER agrees that the failure to adhere to one or more of the above terms and conditions of this Order shall constitute a violation of a lawful order of the DEPARTMENT, and shall subject AMERICAN PREMIER to such administrative action as the Treasurer and Insurance Commissioner may deem appropriate.

7. Except as noted above, each party to this action shall bear its own costs and attorney's fees.

8. THEREFORE, the agreement between AMERICAN PREMIER INSURANCE COMPANY and the DEPARTMENT, the terms and conditions of that are set forth above, is approved.

FURTHER, all terms and conditions above are hereby
ORDERED.

DONE AND ORDERED this 24TH day of DECEMBER, 2001.



Kevin McCarty
DEPUTY INSURANCE COMMISSIONER

By execution hereof AMERICAN PREMIER INSURANCE COMPANY
consents to entry of this Order, agrees without reservation to
all of the above terms and conditions, and shall be bound by all
provisions herein. I am authorized to execute this document.

AMERICAN PREMIER INSURANCE COMPANY

By: Edward B. Stevens
Title: President
Date: 10/26/01

COPIES FURNISHED TO:

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