

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA**

In the Matter of the Licenses and Licensing
Rights of :

**HARTFORD FIRE INSURANCE
COMPANY, HARTFORD ACCIDENT
AND INDEMNITY COMPANY,
HARTFORD CASUALTY INSURANCE
COMPANY, HARTFORD
UNDERWRITERS INSURANCE
COMPANY, HARTFORD
INSURANCE COMPANY OF THE
MIDWEST AND TWIN CITY FIRE
INSURANCE COMPANY,**

Respondents.

File No. UPA02022045

OAH No. N200610299

ORDER

WHEREAS, Respondents and Staff Counsel representing the Department have executed the Stipulation and Waiver attached hereto, the provisions of which are hereby incorporated by reference, and which terms are subject to the approval of the Insurance Commissioner; and

WHEREAS, Respondents have waived their rights to a hearing and have stipulated to the entry of this Order;

NOW, THEREFORE, based upon the stipulations contained in said stipulation;

IT IS ORDERED that Respondents Cease and Desist from engaging in those methods, unfair acts or practices which are violative of CIC Section 790.03 and the regulations promulgated pursuant to CIC Section 790.10, and CCR, Title 10, Chapter 5, Subchapter 7.5, (the Fair Claims Settlement Practices Act), Sections 2695.3 through 2695.8 (adopted pursuant to CIC Section 790.034); CIC Sections 880, 1871.2, 1879.3(b), 1872.4, 1879.2, and CVC Section 11515(b); and,

IT IS FURTHER ORDERED, pursuant to said stipulation, that Respondents pay a monetary penalty in the amount of \$125,000.00 to the State of California, within thirty (30)

days of receipt of an invoice from the Department.

IT IS SO ORDERED THIS _13th _DAY OF December, 2006

JOHN GARAMENDI
Insurance Commissioner

By:

_____/s/
Jose S. Aguilar
Assistant Chief Counsel