STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

NAVIGATORS INSURANCE COMPANY **Enforcement Case No. 08-6831**

Respondent
_____/

Issued and entered
on May 27th 2009
by Stephen R. Hilker,
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. Findings of fact and conclusions of law

1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent has no such forms in effect in Michigan.

2. Respondent did not certify as required by R 500.2212(5) until on or about January 30, 2009.

3. Based on the foregoing conduct, Respondent has violated R 500.2212.

B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Regulation (hereafter OFIR), a civil fine in the amount of One Thousand Dollars ($1,000). Upon issuance and entry of this Order, OFIR will send an Invoice to Respondent and Respondent shall pay the fine by the due date printed on the Invoice.

2. Respondent shall comply with all Rules issued by the Commissioner applicable to Respondent's certificate of authority.

Stephen R. Hilker
Chief Deputy Commissioner

C. STIPULATION

I Emily B. Miner, acting on behalf of NAVIGATORS INSURANCE COMPANY have read and understand the proposed Consent Order above. I agree that the Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Michigan Insurance Code. I voluntarily waive the right to a hearing in this matter if this Consent Order is issued. I understand that this Stipulation and Consent Order will be presented to the Chief Deputy Commissioner for approval and that the Chief Deputy Commissioner may or may not issue this Consent Order. I waive any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Henceforth, I agree to comply with the requirements of the Michigan Insurance Code and all applicable Rules. I agree to the entry of this Order.

NAVIGATORS INSURANCE COMPANY

Dated: May 15, 2009

By: Emily B. Miner
Its: Assoc. Counsel & Secretary

THE OFFICE OF FINANCIAL AND INSURANCE REGULATION

Dated: 5-19-09

By: Patrick J. MacLean
Its: Staff Attorney