

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of)
Shelter Mutual Insurance Company and) Docket No. 3480-MC
Shelter General Insurance Company)

ORDER

Pursuant to the authority conferred on the Commissioner of Insurance by K.S.A. 40-222, K.S.A. (2004 Supp.) 40-5101 *et seq.*, and by invoking K.S.A. 77-537, the Commissioner hereby adopts the Report of Market Conduct Examination of Shelter Mutual Insurance Company and Shelter General Insurance Company, dated as December 31, 2003, by incorporating the same in its entirety attached herein as Attachment A.

The Commissioner further authorizes the Kansas Insurance Department Market Examination Team to forward a copy of the said Report to another agency of the Team's choice for further consideration to the extent that agency deems appropriate.

IT IS SO ORDERED THIS 16th DAY OF MARCH, 2006, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



/s/ Sandy Praeger
Sandy Praeger
Commissioner of Insurance
BY:

/s/ John W. Campbell
John W. Campbell
General Counsel

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served a true and correct copy of the above and foregoing Summary Order with attachment on this 16th day of March, 2006, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to each of the following:

Denise K. Drake, *Esq.*
Spencer Fane Britt & Browne LLP
Suite 700, 40 Corporate Woods
9401 Indian Creek Parkway
Overland Park, KS 66210-2005
Counsel for Shelter Insurance Companies

Lewis M. Galloway, *Esq.*
Spencer Fane Britt & Browne LLP
1000 Walnut Street, Suite 1400
Kansas City, MO 64106-2140
Counsel for Shelter Insurance Companies

John T. Clark
Director of Compliance
And Internal Auditing
Shelter Insurance Companies
1817 West Broadway
Columbia, Missouri 65218-0001

_s/ Hsingkan Chiang _____
Hsingkan Chiang, Staff Attorney

NOTICE OF RIGHTS

Shelter Insurance Companies (Shelter) are entitled to a hearing pursuant to K.S.A. §77-537, the Kansas Administrative Procedure Act. If Shelter desires a hearing, the company must file a written request for a hearing with:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

This request must be filed within fifteen (15) days from the date of service of this Order. If Shelter requests a hearing, the Kansas Insurance Department will notify the companies of the time and place of the hearing and information on the procedures, right

of representation, and other rights of parties relating to the conduct of the hearing, before commencement of same.

If a hearing is not requested in the time and manner stated above, this Summary Order shall become effective as a Final Order upon the expiration of time for requesting a hearing, pursuant to K.S.A. §77-613. In the event that Shelter files a petition for judicial review, pursuant to K.S.A. §77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served the above and foregoing Notice of Rights on this 16th day of March, 2006, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

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/s/ Hsingkan Chiang
Hsingkan Chiang, Staff Attorn

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