

Payment shall be personally delivered or mailed to the Insurance Division so that it is received on or before the date of this order.

Dated November 17, 1998

_____/s/ Stanley A. Galanski
Stanley A. Galanski
President
Intercargo Insurance Company

FINAL ORDER

The Director adopts, and incorporates herein by this reference, the Facts, Ultimate Facts, Conclusions and Action in the above Stipulation as the Findings of Fact, Ultimate Findings of Fact, Conclusions of Law and Order, respectively, of this Final Order.

Dated December 2, 1998

_____/s/ Michael Greenfield
Michael Greenfield
Director