

Dated December 1, 1999.

/s/ Carolyn Calvo
Carolyn Calvo
Under Power of Attorney for
Calvert 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 22, 1999.

/s/ Michael Greenfield
Michael Greenfield
Director
Department of Consumer and Business Services

CERTIFICATE OF SERVICE

I certify that on December 22, 1999 I served the above Stipulation and Final Order by mailing a copy thereof in a sealed envelope, with first class postage prepaid, to the party named therein.

/s/ Mitchel D. Curzon
Mitchel D. Curzon
Administrative Law Specialist
Insurance Division