

Travelers' investigation of the claim. On 6/29/10, the Insurance Division mailed to Travelers a letter dated 6/29/10 continuing to request the remaining information. On 7/27/10, the Insurance Division received from Travelers a letter dated 7/26/10 providing some but not all of the remaining information. Travelers provided the information 75 days late. On 8/2/10, the Insurance Division mailed to Travelers a letter dated 8/2/10 continuing to request the remaining information. On 8/10/10, the Insurance Division received from Travelers an e-mail apologizing for not providing but promising to send the remaining information. On 8/12/10, the Insurance Division received from Travelers the remaining information. Travelers provided the information 91 days late.

Action

Pursuant to ORS 731.988(1), Travelers is assessed a civil penalty of \$2,000.00. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, Oregon 97301-3880; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated November 1, 2010

/s/ Steven J. Keith

[Signature of Representative]

Steven J. Keith

[Printed Name of Representative]

Compliance Manager, Claim Regulatory Affairs

[Printed Title of Representative]

The Travelers Home and Marine Insurance Company

FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated November 16, 2010

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services