

Report I.D. No. 40144/SK
E-Case ID No. 1524

State of Minnesota
Dept of Commerce

MAY 02 2016

Rec'd \$

10,000

STATE OF MINNESOTA
COMMISSIONER OF COMMERCE

In the Matter of
Travelers Home and Marine Insurance Company,
a Connecticut corporation licensed
to do business in the State of Minnesota.
NAIC No. 27998

CONSENT ORDER

To: Travelers Home and Marine Insurance Company
One Tower Square
Hartford, CT 06183

1. The Commissioner of Commerce Mike Rothman (Commissioner) has advised Travelers Home and Marine Insurance Company (Respondent) that he is prepared to commence formal proceedings in accordance with the provisions of Minn. Stat. § 45.027 (2014), and other applicable law, against Respondent's Certificate of Authority based on allegations that Respondent engaged in coercive and deceptive practices by automatically enrolling or attempted to enroll persons into Travelers Home and Marine Insurance Company automobile insurance policies on at least 28 occasions without first obtaining the person's expressed affirmative consent to such coverage, in violation of Minn. Stat. § 72A.20, subd. 18(b) (2014) and Minn. Rule 2700.3200, Subp. 1 and 2 (2015).

2. Respondent acknowledges that it has been advised of its rights to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination after a hearing and Respondent hereby expressly waives those rights. Respondent further acknowledges that it has been represented by legal counsel throughout these proceedings, or has been advised of its right to be represented by legal counsel, which right it hereby waives.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2014) and Minn. R. 1400.5900 (2015).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, that pursuant to Minn. Stat. § 45.027 (2014), Respondent shall pay to the State of Minnesota a civil penalty of \$10,000.

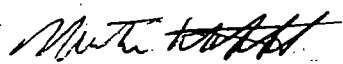
IT IS FURTHER ORDERED that Respondent shall cease and desist from further attempts to automatically enroll persons, companies and potential insureds into insurance coverage unless Respondent obtains the expressed affirmative consent for such insurance coverage.

This Order shall be effective upon signature by or on behalf of the Commissioner.

Dated: 5-5-2016

MIKE ROTHMAN
Commissioner

By:


MARTIN FLEISCHHACKER
Assistant Commissioner - Enforcement
85 7th Place East, Suite 500
St. Paul, MN 55101
Telephone: (651) 539-1500

CONSENT TO ENTRY OF ORDER

The undersigned, acting on the behalf of Travelers Home and Marine Insurance Company (Respondent), states that he/she has read the foregoing Consent Order; that he/she knows and fully understands its contents and effect; that he/she has been advised of his/her right to a hearing; that he/she has been represented by legal counsel in this matter; or that he/she has been advised of his/her right to be represented by legal counsel and that he/she has waived this right; and that he/she consents to entry of this Order by the Commissioner of Commerce. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

Travelers Home and Marine Insurance Company

By: Christa Palmeri

Its: Vice President

STATE OF Connecticut

COUNTY OF Hartford

This instrument was acknowledged before me on April 27th, 2010 (date) by Christa Palmeri

(name(s) of person(s)) as officer (type of authority, e.g., officer, trustee, etc.) of

Travelers Home and Marine Insurance Company (name of party on behalf of whom the instrument was executed).

(stamp)

Beverly A. Ripple
(Signature of notary officer)
Notary
Title (and Rank)
My commission expires

BEVERLY A. RIPPLE
Notary Public
My Commission Expires March 31, 2021