

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA**

FILED

AUG 08 2008

In Re: Declaration of Emergency)
Pursuant to Section 6218 of the)
Oklahoma Insurance Code)
(wheat crops))

Case No. 08-1176-PRJ

INSURANCE COMMISSIONER
OKLAHOMA

DECLARATION OF EMERGENCY AND ORDER

COMES NOW on this 8th day of August, 2008, the State of Oklahoma, ex rel. Kim Holland, Insurance Commissioner, by and through her attorney, Karl F. Kramer, Deputy Insurance Commissioner, and issues this order based upon the following findings and conclusions of law, to-wit:

JURISDICTION

1. That Kim Holland is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101-7004.
2. That, pursuant to Section 6218 of Title 36 of the Oklahoma Statutes, in the event of a catastrophe, the Insurance Commissioner may declare an emergency to exist, and in the event of such a declaration, the Commissioner may issue a license as an emergency adjuster to any resident or nonresident applicant.
3. That pursuant to Oklahoma Insurance Department General Administrative Order 08-0634-PMT, the Insurance Commissioner delegates to the Deputy Insurance Commissioner Karl F. Kramer all powers and authority to issue orders consistent with the Oklahoma Insurance Code.

FINDINGS OF FACT

That during and around the months of March through August of the year 2008, the wheat crops across the State of Oklahoma suffered widespread damage caused by severe heat and drought resulting in a catastrophe in the State of Oklahoma.

CONCLUSIONS OF LAW

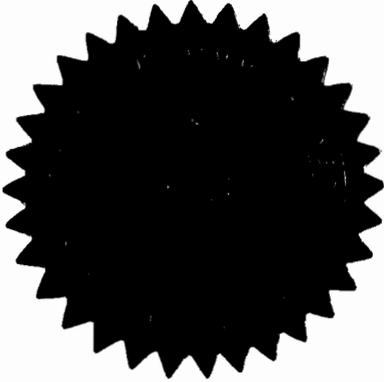
1. That, pursuant to Section 6218 of Title 36, in the event of a catastrophe, the Insurance Commissioner may declare an emergency to exist, and in the event of such a declaration, the Commissioner may issue a license as an emergency adjuster to any resident or nonresident applicant.
2. That, pursuant to Section 6218 of Title 36, an individual licensed as an emergency adjuster pursuant to Section 6128 may only adjust claims related to the catastrophe.
3. That, pursuant to Section 6218 of Title 36, a license as an emergency adjuster shall remain in force for not more than ninety (90) days from the date of issue, unless extended for an additional ninety (90) days by the Commissioner.
4. That, pursuant to Section 6218 of Title 36, the Insurance Commissioner should declare that an emergency exists.

ORDER

IT IS THEREFORE DECLARED AND ORDERED by the Insurance Commissioner that an emergency exists in the State of Oklahoma due to a catastrophe caused by severe heat and drought.

IT IS THEREFORE ORDERED that licenses shall be issued to emergency adjusters pursuant to Section 6218 of Title 36 of the Oklahoma Insurance Code to adjust

losses occurring to the wheat crops as a result of the severe heat and drought during the months of March through August of the year 2008.




Karl F. Kramer, Esq.
DEPUTY INSURANCE COMMISSIONER
STATE OF OKLAHOMA

CERTIFICATE OF MAILING

I, Karl F. Kramer, hereby certify that a true and correct copy of the above and forgoing **DECLARATION OF EMERGENCY AND ORDER** was sent by facsimile on this 8th day of August, 2008 to:

George Underwood
Rural Community Insurance Services
3501 Thurston Avenue
Anoka, MN 55303

and was hand delivered to:

The Producer Licensing Division of the Oklahoma Insurance Department.


Karl F. Kramer, Esq.
Deputy Insurance Commissioner