

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 6218 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.

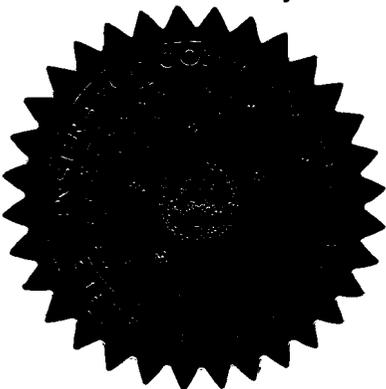
4. That, pursuant to Section 6218 of Title 36, the Insurance Commissioner should declare that an emergency exists.

ORDER

IT IS THEREFORE DECLARED AND ORDERED by the Insurance Commissioner that an emergency exists due to a catastrophe caused by freezing temperatures resulting in widespread damage to the people and property of the State of Oklahoma.

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 as a result of freezing temperatures occurring on or around March 30, 2009 through April 7, 2009.

WITNESS My Hand and Official Seal the 14th day of April, 2009.



A handwritten signature in black ink, appearing to read "Karl F. Kramer", written over a horizontal line.

KARL F. KRAMER
DEPUTY INSURANCE COMMISSIONER
STATE OF OKLAHOMA

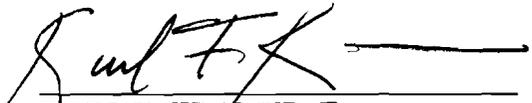
CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above forgoing Declaration of Emergency and Order was sent by facsimile on April 14th, 2009 to:

Rural Community Insurance Services
c/o George Underwood
(918) 621-3099

and was hand delivered to:

The Producer Licensing Division of the Oklahoma Insurance Department



KARL F. KRAMER, Esq.
Deputy Insurance Commissioner