

**STATE OF OREGON**  
**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**  
**INSURANCE DIVISION**

In the Matter of **National Catholic Society** ) **STIPULATION** and  
**of Foresters.** ) **FINAL ORDER**  
 ) Case No. INS 98-11-010

**STIPULATION**

The Director of the Department of Consumer and Business Services (Director) proposes to take administrative action against National Catholic Society of Foresters (NCSF) for not complying with certain provisions of the Oregon Insurance Code.

NCSF enters into this stipulation solely to resolve this matter without further administrative or judicial proceedings.

NCSF has the right to receive a notice of proposed action, notice of rights and notice of judicial review, to have a hearing, and to be represented by an attorney at the hearing. NCSF waives all such rights.

NCSF admits to and agrees with the following:

**Facts**

NCSF filed its 1997 Actuarial Opinion without a bar code.

NCSF's 1997 Management's Discussion & Analysis was to be filed by April 1, 1998 but was not filed until May 4, 1998.

**Ultimate Facts**

NCSF failed to file the above document(s) in accordance with the applicable filing instructions as required by ORS 731.574.

**Conclusions**

NCSF did not comply with ORS 731.574.

**Action**

NCSF shall pay a civil penalty of \$1,500 pursuant to ORS 731.988. Payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. Payment shall be personally delivered

or mailed to the Insurance Division so that it is received on or before the date of this order.

Dated November 16, 1998

\_\_\_\_\_/s/ Susann C. Koleczek  
Susann C. Koleczek  
President  
National Catholic Society of Foresters

**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 2, 1998

\_\_\_\_\_/s/ Michael Greenfield  
Michael Greenfield  
Director