

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

In the Matter of **United Insurance Company** ) **STIPULATION** and  
**of America.** ) **FINAL ORDER**  
 ) Case No. INS 98-11-014

**STIPULATION**

The Director of the Department of Consumer and Business Services (Director) proposes to take administrative action against United Insurance Company of America (UICA) for not complying with certain provisions of the Oregon Insurance Code.

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

UICA 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. UICA waives all such rights.

UICA admits to and agrees with the following:

**Facts**

UICA filed its 1997 Audited Financial Statement without a bar code.

**Ultimate Facts**

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

**Conclusions**

UICA did not comply with ORS 731.574.

**Action**

UICA 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 23, 1998

\_\_\_\_\_/s/ Donald G. Southwell  
Donald G. Southwell  
Chairmand of the Board and President  
United Insurance Company of America

**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