

Conclusions

Advantage Dental violated Oregon Revised Statutes (ORS) 732.551(2).

Action

Advantage Dental shall pay a civil penalty of \$200 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 January 12, 1999.

/s/ Marlin Larsen
Marlin Larsen
President
Advantage Dental Health Plan, Inc.

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 January 28, 1999.

/s/ Michael Greenfield
Michael Greenfield
Director