



September 1, 1994 to September 1, 1995. On November 26, 1997, United Pacific conducted a final premium audit for the policy period. On or about December 9, 1997, United Pacific issued to ZD Test a final premium audit billing increasing the premium as a result of the audit. However, United Pacific did not include in the billing a notice that ZD Test could appeal the increase to the Director.

**Ultimate Facts**

United Pacific failed to include in a workers' compensation insurance final premium audit billing that increased the premium for an employer the right of the employer to appeal the increase to the Director.

**Conclusions**

United Pacific failed to comply with OAR 836-043-0110(4).

**Action**

United Pacific shall pay a civil penalty of \$5,000 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 the Final Order.

Dated December 14, 1999.

/s/ Robert C. Olsman  
Robert C. Olsman  
President  
United Pacific Insurance Company

**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 21, 1999.

/s/ Michael Greenfield  
Michael Greenfield  
Director  
Department of Consumer and Business Services