



Insurance, Inc. dba Wilson-Webb Insurance in Klamath Falls, Oregon, sold to Frank Hoblit (Hoblit) of Klamath Falls, Oregon, snowcraft property and casualty insurance provided by NAMGIC under a master policy, number GWOMMP 010976, issued by NAMGIC to IWMSF. The insurance was evidenced by a certificate, number SFC17909, issued by IWMSF to Hoblit.

**Action**

Pursuant to ORS 731.988, Wanderscheid shall pay a civil penalty of \$200. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered or mailed to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883. The payment shall be received by the Insurance Division by the date of the Final Order.

Dated November 22, 2002    /s/ Diane L. Wanderscheid  
Diane L. Wanderscheid

**FINAL ORDER**

The director adopts, and incorporates herein by this reference, the above Stipulation as the director's final decision in this proceeding.

Dated December 4, 2002    /s/ Mary C. Neidig  
Mary C. Neidig  
Director  
Department of Consumer and Business Services

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