

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

In the Matter of **Houston General Insurance Company.**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 02-10-052

STIPULATION

The Director of the Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take disciplinary action against Houston General Insurance Company (Houston General).

Houston General enters into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Houston General waives the right to receive a notice of proposed action, to receive a notice of the rights of a party and procedures in contested cases, to have a hearing, to be represented by an attorney at the hearing, and to judicial review of the Final Order.

Houston General admits and agrees to the following facts, conclusions, and action.

Facts and Conclusions

Houston General violated ORS 731.574 or 731.488, which ever is applicable, and Oregon Administrative Rules (OAR) 836-011-0000 *et seq.* by filing with the director the following document(s) for the calendar year 2001 after the date the document(s) was(were) required to be filed:

- Annual Financial Statement
- Actuarial Opinion
- State Page

Action

Pursuant to ORS 731.988, Houston General shall pay a civil penalty of \$600.

Dated January 10, 2003

/s/ K. J. Copman
[Signature of Representative]

K. J. Copman
[Printed Name of Representative]

Senior Manager Stautory Reporting
[Printed Title of Representative]

Houston General Insurance Company

FINAL ORDER

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

Dated May 2, 2003

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services

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