

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

In the Matter of **Jefferson Standard Life Insurance Company.**

) **STIPULATION** and  
) **FINAL ORDER**  
) Case No. INS 02-10-054

**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 Jefferson Standard Life Insurance Company (Jefferson Standard).

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

Jefferson Standard 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.

Jefferson Standard admits and agrees to the following facts, conclusions, and action.

**Facts and Conclusions**

Jefferson Standard 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:

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**Action**

Pursuant to ORS 731.988, Jefferson Standard shall pay a civil penalty of \$500.

Dated December 19, 2002

/s/ Frank A. Sutherland  
[Signature of Representative]

Frank A. Sutherland  
[Printed Name of Representative]

Vice President  
[Printed Title of Representative]

Jefferson Standard Life 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/ Mary C. Neidig  
Mary C. Neidig  
Director  
Department of Consumer and Business Services

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