



**Action**

Pursuant to ORS 731.988, Northern Assurance shall pay a civil penalty of \$700.

Dated January 10, 2003

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

K. J. Copman  
[Printed Name of Representative]

Senior Manager Statutory Reporting  
[Printed Title of Representative]

The Northern Assurance Company of America

**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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