

Action

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

Dated December 18, 2002

/s/ Craig A. Pietruszewski
[Signature of Representative]

Craig A. Pietruszewski
[Printed Name of Representative]

Executive Vice President and Chief Financial...
[Printed Title of Representative]

Reciprocal 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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