

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

In the Matter of **Universal Underwriters Insurance Company.** ) **STIPULATION** and  
 ) **FINAL ORDER**  
 ) Case No. INS 02-10-079

**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 Universal Underwriters Insurance Company (Universal).

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

Universal 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.

Universal admits and agrees to the following facts, conclusions, and action.

**Facts and Conclusions**

Universal 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:

- Management’s Discussion and Analysis

**Action**

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

Dated December 30, 2002

/s/ John Wohletz  
[Signature of Representative]

John Wohletz  
[Printed Name of Representative]

Director - Finance  
[Printed Title of Representative]

Universal Underwriters 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

//  
//  
//