

Action

Pursuant to ORS 731.988, Western shall pay a civil penalty of \$1200.

Dated December 18, 2002

/s/ Peter Henry
[Signature of Representative]

Peter Henry
[Printed Name of Representative]

Treasurer
[Printed Title of Representative]

Western Continental 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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