

Action

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

Dated January 9, 2003

/s/ Carol S. Coakley
[Signature of Representative]

Carol S. Coakley
[Printed Name of Representative]

Compliance Manager
[Printed Title of Representative]

Liberty Insurance Underwriters, Inc.

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

//
//
//