



**Action**

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

Dated December 26, 2002

/s/ Sharon B. Sholden  
[Signature of Representative]

Sharon B. Sholden  
[Printed Name of Representative]

Vice President  
[Printed Title of Representative]

Phoenix Indemnity 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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