



AFMIC again violated ORS 743.766(1) in 398 instances by, from 12/18/00 to 9/13/02, ordering telephone health interviews, called commercial inspection reports, which AFMIC used to evaluate the health status of applicants applying for individual health coverage, and which exceeded the scope of the Oregon Standard Health Statement.

**Action**

Pursuant to ORS 731.988, AFMIC shall pay a civil penalty of \$10,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883, or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be received by the Insurance Division by the date of the Final Order.

Dated June 26, 2003

/s/ Kimberly A. Shaul  
[Signature of Representative]

Kimberly A. Shaul  
[Printed Name of Representative]

Life/ Health Compliance Director  
[Printed Title of Representative]

American Family Mutual 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 July 14, 2003

/s/ Cory Streisinger  
Cory Streisinger  
Director  
Department of Consumer and Business Services

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