

effective date of the termination” and “must specify the reasons for the termination.” From 2/1/01 to 12/9/02, NHIC terminated 38 agents that were authorized to represent NHIC in Oregon without giving them at least 90 days written notice and without specifying the reason for the termination.

Action

Pursuant to ORS 731.988, NHIC is assessed a civil penalty of \$3,800. 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 October 1, 2003

/s/ Charles W. Harris
[Signature of Representative]

Charles W. Harris
[Printed Name of Representative]

President
[Printed Title of Representative]

National Health Insurance Company

FINAL ORDER

The director incorporates herein the above Stipulation, adopts it as the director’s final decision in this proceeding, and orders that the action stated therein be taken.

Dated October 27, 2003

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

//
//
//