

termination and the date thereof to the agent at least 90 days prior to the effective date of the termination” and “must specify the reasons for the termination.” From 3/27/01 to 8/12/03, TLIC terminated 34 agents that were authorized to represent TLIC in Oregon without giving at least 90 days written notice. The name of the agent, the date TLIC notified the agent of the termination, the effective date of the termination, the number of days written notice if any, and the reason for the termination if any, in each instance is as follows:

Agent	Notice Date	Termination Date	No. Days Notice	Reason for Termination
Krista A. Standeford	None	3/27/02	None	Company Request
James Torrey	None	6/30/02	None	None
Sonya Ballenger	None	10/11/02	None	Company Request
Mark W. Fritzen	10/25/02	11/25/02	31	Lack of Production
Michael R. Eagan	10/25/02	11/25/02	31	Lack of Production
Russell E. Owen	11/13/02	12/13/02	30	Lack of Production
Karen E. Sykes	1/22/03	1/29/03	7	Lack of Production
Robert A. Ries	1/22/03	1/29/03	7	Lack of Production
Donald L. Nau	1/22/03	1/29/03	7	Lack of Production
James Mustard	1/22/03	1/29/03	7	Lack of Production
Richard R. Donner	1/22/03	1/29/03	7	Lack of Production
Patrick J. Culligan	1/22/03	1/29/03	7	Lack of Production
Randall D. Bateman	1/22/03	1/29/03	7	Lack of Production
Wayne Alan Walborn	1/22/03	1/30/03	8	Lack of Production
Scott L. Pope	1/22/03	2/24/03	33	Lack of Production
Jack Lee Meligan	1/22/03	2/24/03	33	Lack of Production
Laurie S. McClain	1/22/03	2/24/03	33	Lack of Production
Shirley Ann Byrd	1/22/03	2/24/03	33	Lack of Production
Advanced Ins. Planning	1/22/03	2/24/03	33	Lack of Production
Suriano-Williams Financial	1/22/03	2/24/03	33	Lack of Production
Employee Benefits Planning	1/22/03	2/24/03	33	Lack of Production
Dee T. Togikawa	1/22/03	2/24/03	33	Lack of Production
Bradley K. Hofhines	None	4/22/03	None	Company Request
Edward A. Agnew	None	4/22/03	None	Company Request
Business Ins. Svc. Corp.	2/24/03	4/29/03	5	Lack of Production
Alfred L. Holman	4/24/03	4/29/03	5	Lack of Production
H&R Ins. Planners	4/24/03	4/29/03	5	Lack of Production
April L. Callaghan	None	5/4/03	None	Company Request
Thomas R. Redmond	None	5/27/03	None	Company Request
Robert W. Hawkins	None	5/28/03	None	Company Request
Don W. Wright	4/28/03	5/28/03	30	Lack of Production
Dennis M. Lightner	None	6/18/03	None	Company Request
Danny E. Crossman	None	6/30/03	None	Change of agency
Stephen G. Breen	None	8/12/03	None	Company Request

Action

Pursuant to ORS 731.988, TLIC is assessed a civil penalty of \$4,500. 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 November 19, 2003

/s/ Frank A. Camp
[Signature of Representative]

Frank A. Camp
[Printed Name of Representative]

Vice President & Division General Counsel
[Printed Title of Representative]

Transamerica Life 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 December 18, 2003

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

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