

**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION**

In the Matter of **United Employers Voluntary**) **CEASE AND DESIST**
Employees Benefit Association.) **ORDER**
) Case No. INS 03-11-006

The Director of the Department of Consumer and Business Services (director) hereby issues this cease and desist order, pursuant to Oregon Revised Statutes (ORS) 731.252, to United Employers Voluntary Employees Benefit Association (UEVEBA) because the director has reason to believe that UEVEBA has violated, is violating, or is about to violate the Insurance Code as specified herein.

Findings of Fact

Licensing Information

UEVEBA has never been licensed in Oregon as an insurer, health care service contractor or multiple welfare arrangement. UEVEBA's last known business street address is 101 South Spring Street, Little Rock, AR 72201.

Transacted Insurance in Oregon Without a License

UEVEBA violated ORS 731.354 or 750.303 in 12 instances by engaging in the following conduct. At all relevant times, UEVEBA was not licensed in Oregon as an insurer or as a multiple employer welfare arrangement. From 10/01 to 3/02, UEVEBA provided health insurance to 12 persons residing in Oregon.

Order

Pursuant to ORS 731.252, UEVEBA shall immediately cease and desist from violating the above provision(s) of the Oregon Insurance Code.

Notice of Right to a Hearing and Judicial Review

The party has the right to a hearing pursuant to ORS 731.252. If a party wants a hearing, then the party must send to the Insurance Division a written request for a hearing so that the Insurance Division receives the request within 20 days from the date this order was sent to the party. The party may send the request by delivering or mailing it to the Insurance Division at 350 Winter Street NE, Room

440, Salem, Oregon, 97301-3883; or faxing it to 503-378-4351; or e-mailing it to mitchel.d.curzon@state.or.us.

If the Insurance Division receives from or on behalf of a party a written request for a hearing by the due date, then the Insurance Division will refer the request to the Office of Administrative Hearings (OAH). OAH will schedule the hearing and notify the party of the date and location of the hearing and other related information. An administrative law judge of OAH will conduct the hearing and issue a proposed order. The hearing will be conducted in accordance with the Oregon Administrative Procedures Act, ORS Chapter 183; and the Attorney General's Model Rules, OAR 137-003-0501 *et seq.*

A party that is a corporation, partnership, limited liability company, unincorporated association, trust, or government agency must be represented at a hearing by an attorney licensed in Oregon except as otherwise provided by law.

If the Insurance Division does not receive from or on behalf of a party a written request for a hearing by the due date, then this order will become final by default. If this order becomes final by default, then the designated portion of the Insurance Division's investigation file on the party automatically becomes part of the contested case record upon default for the purpose of proving a prima facie case.

Also, if this order becomes final by default, then the party may request the Oregon Court of Appeals to review this order pursuant to ORS 183.480 and 183.482 by filing a written petition for judicial review with the court within 60 calendar days after the date this order was *sent* to the party.

Dated November 18, 2003

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

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