

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

In the Matter of **Grant H. Gilbertson** and ) **FINAL ORDER**  
**Gilbertson Insurance.** ) Case No. INS 02-04-013

On August 20, 2003, the Director of the Oregon Department of Consumer and Business Services (director) issued an Amended Proposed Order in this proceeding.

On September 29, 2003, the parties filed written exceptions to the Amended Proposed Order. On September 30, 2003, the Insurance Division filed a written response to the exceptions. The director has considered the parties' exceptions and the Insurance Division's response. The director is not persuaded by the parties' exceptions that the director must or should take any action different than that recommended in the Amended Proposed Order.

Therefore, the director adopts and incorporates herein by this reference the Amended Proposed Order as the director's final decision in this proceeding.

**Notice of Judicial Review**

Pursuant to ORS 183.480 and 183.482, the parties may request the Oregon Court of Appeals to review this order by filing a written petition for judicial review with the court within 60 calendar days after the date this order was sent to the parties.

Dated October 14, 2003

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

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