

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

In the Matter of **Houston General
Insurance Company.**

) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 03-05-028

STIPULATION

The Director of the Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Houston General Insurance Company (Houston General).

Houston General enters into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Houston General waives the right to receive a notice of proposed action, to receive a notice of the rights of a party and procedures in contested cases, to have a hearing, to be represented by an attorney at the hearing, to receive a proposed order, to file exceptions to the proposed order, and to judicial review of the Final Order.

Houston General admits and agrees to the following facts, conclusions, and action.

Facts and Conclusions

Licensing Information

Houston General has been licensed in Oregon as an insurer since 5/1/81. Houston General's Oregon Insurance Division company number is 2362 and its NAIC identification number is 38849. Houston General's principal business mailing address is in Boston, Massachusetts.

Filed Special Oregon Schedule P Late

Houston General violated ORS 731.574(1) engaging in the following conduct. Houston General was required to mail its Special Oregon Schedule P for 2002 to the director by 3/3/03. Houston General mailed the Schedule P on 3/6/03, 3 days late.

Action

Pursuant to ORS 731.988, Houston General shall pay a civil penalty of \$300. 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 March 9, 2004

/s/ Richard Hirtle
[Signature of Representative]

Richard Hirtle
[Printed Name of Representative]

Vice President
[Printed Title of Representative]

Houston General 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 April 26, 2004

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

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