



year for the previous year. Bankers Standard was required to file its Special Oregon Schedule P for 2004 by 3/1/05. However, Bankers Standard filed its Special Oregon Schedule P on 3/21/05, 20 days late.

**Action**

Pursuant to ORS 731.988, Bankers Standard is assessed a civil penalty of \$2,000. 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 the Labor and Industries Building, 350 Winter Street NE, Room 440 (4<sup>th</sup> Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment is due on, and shall be received by the Insurance Division by, the date of the final order.

Dated August 12, 2005

/s/ Jennifer A. Herens

[Signature of Representative]

Jennifer A. Herens

[Printed Name of Representative]

Financial Compliance Coordinator

[Printed Title of Representative]

Bankers Standard 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 31, 2005

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services

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