



031-0855. However, if a member insurer recoups its assessment from its insureds, it may not recoup more than its assessment. At all relevant times, Farmers was a member insurer of OIGA, was assessed by OIGA, and recouped its assessment from its insureds. However, in 2006, Farmers recouped \$983,781.50 more than its assessment.

### **Action**

Pursuant to ORS 731.988, Farmers is assessed a civil penalty of \$10,000. 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 shall be *received* by the Insurance Division by the date of the final order.

Dated November 1, 2007

/s/ Kathryn M. Trepinski

[Signature of Representative]

Kathryn M. Trepinski

[Printed Name of Representative]

Assistant Vice President – Regulatory Action

[Printed Title of Representative]

Farmers Insurance Company of Oregon

### **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 February 15, 2008

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services