

Additionally, the director finds from the director's records that the rates and policy terms of the NIPC and Doctors Company are the same, and that as of 12/31/07 NPIC had surplus of \$32 million and \$34.6 million in direct premiums where as the Doctors Company had \$804 million in surplus and \$475 million in direct written premiums countrywide.

The director concludes that NPIC has provided appropriate written justification for the request.

Order

Pursuant to ORS 731.482, NPIC may nonrenew the policies described above. NPIC shall notify all affected insureds at least 60 days before the effective date of nonrenewing any such policies.

Dated October 28, 2008

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

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