



ORS 746.230(1)(f) states that [n]o insurer or other person shall commit or perform any of the following unfair claim settlement practices: ... (f) Not attempting, in good faith, to promptly and equitably settle claims in which liability has become reasonably clear.”

At all relevant times, a particular person, who resided in Oregon, was insured under an individual health insurance policy issued by Bankers Life, received medical services covered by the policy, and filed or caused to be filed with Bankers Life claims for payment of the services. Bankers Life received six claims on 5/27/10 and two claims on 8/2/10. On 6/21/10, Bankers Life received the information necessary to pay all eight claims. Bankers Life did not notify the claimant that Bankers Life had received the claims. On 5/6/11, Bankers Life paid the claims.

**Action**

Pursuant to ORS 731.988(1), Bankers Life is assessed a civil penalty of \$14,000.00. 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 or mailed to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE Room 300, Salem, OR 97301-3880; 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 \_\_\_\_\_

\_\_\_\_\_  
[Signature of Representative]

\_\_\_\_\_  
[Printed Name of Representative]

\_\_\_\_\_  
[Printed Title of Representative]

Bankers Life and Casualty 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 \_\_\_\_\_

\_\_\_\_\_  
Patrick M. Allen  
Director  
Department of Consumer and Business Services