

Oregon as an insurer from transacting insurance as an insurer in Oregon. At all relevant times, ACSC was not licensed in Oregon as an insurer. From 7/1/05 to 10/11/11, ACSC sold, mostly through independent resellers, 866 insurance policies, marketed as vehicle service contracts called Gold Key Warranties or Gold Key Protection Plans, providing motor vehicle roadside assistance and mechanical breakdown insurance coverage to persons in Oregon.

Action

Pursuant to ORS 731.988(1), ACSC is assessed a civil penalty of \$116,000. 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 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 before the date of the final order.

Dated May 28, 2013

/s/ Robert N. Clemens
[Signature of Representative]
Robert N. Clemens
[Printed Name of Representative]
President
[Printed Title of Representative]

Automobile Consumer Service Corporation

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 June 5, 2013

/s/ Louis Savage
Louis Savage
Insurance Commissioner

//
//
//