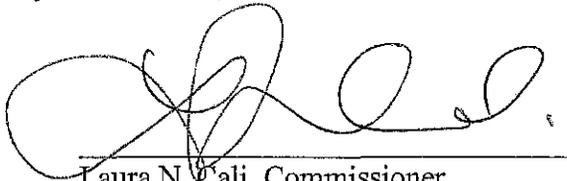


DATED this 17 day of December, 2015.

A handwritten signature in black ink, appearing to read 'Laura N. Cali', written over a horizontal line.

Laura N. Cali, Commissioner
Insurance Division

Notice of Right to Hearing

Pursuant to ORS 731.385(3) and 734.043(7), HRIC may during the period of supervision file a written request for a hearing to review this order with the Insurance Division. Such request will not stay the effect of the order. HRIC must specify in its request the manner in which the action complained of would not result in improving the condition of HRIC. If requested, a hearing will be held within 30 days after the filing of the request before the director. The director will notify HRIC of the procedures, time, and place of the hearing. The director shall complete the review within 30 days after the record for the hearing is closed, and shall discontinue the action taken under this order if the director determines that none of the conditions giving rise to the action exists. ORS 731.385(3) and 734.043(7).