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3 **STATE OF OREGON**
4 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**
5 **DIVISION OF FINANCIAL REGULATION**

6 In the Matter of:

Case No. INS-23-0043

7 Artisan and Truckers Casualty Company

**FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDER
ASSESSING CIVIL PENALTIES,
ENTERED BY CONSENT**

8 Respondent.

9 The Director of the Oregon Department of Consumer and Business Services for
10 the State of Oregon (the “Director”) investigated the business activities of Artisan and
11 Truckers Casualty Company (“Artisan”) and determined that it violated certain
12 provisions of Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737,
13 742, 743, 743A, 743B, 744, 746, 748, and 750 and the rules promulgated thereunder
14 (collectively, the “Insurance Code”).

15 In consideration of Artisan’s cooperation with the Director’s investigation, its
16 implementation of a corrective action plan to address the violations identified in this
17 Consent Order, and its desire to resolve this matter;

18 Now, therefore, as evidenced by the signature(s) subscribed in this Order, Artisan
19 hereby CONSENTS to entry of this Order upon the Director’s Findings of Fact and
20 Conclusions of Law below.

21
22 **FINDINGS OF FACT**

23 The Director FINDS that:

24 1. Artisan and Truckers Casualty Company is a property & casualty carrier that
25 provides insurance products in Oregon. Artisan’s NAIC company code number is 10194,
26 and is part of the Progressive Group, NAIC group code 155.

Division of Financial Regulation
Lehor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1 ORS 731.252(1) to order Artisan to cease and desist from violating those rules.

2 9. ORS 731.988(1) authorizes the Director to assess a \$10,000 civil penalty
3 against Artisan for each of its 31 violations of the Insurance Code.

4 **ORDERS**

5 Now therefore, the Director issues the following Orders:

6 **Order to Cease and Desist**

7 10. As authorized by ORS 731.252(1), the Director ORDERS Artisan to CEASE
8 AND DESIST from violating OAR 836-080-0240(3).

9 **Order Assessing Civil Penalties**

10 11. As authorized by ORS 731.988(1), the Director ORDERS Artisan to pay
11 \$35,000 in CIVIL PENALTIES for its 31 violations of OAR 836-080-0240(3).

12 12. The Director SUSPENDS \$12,500.00 of the CIVIL PENALTIES, provided
13 Artisan complies with these conditions:

14 A. Artisan does not violate OAR 836-080-0240(3); and

15 B. Artisan does not violate the terms of this Consent Order.

16 13. If Artisan satisfies the above conditions, the Director shall waive the
17 suspended portion of the civil penalties three years after the date of this Order. If Artisan
18 fails to satisfy the above conditions during the three-year period following the date of this
19 Order, however, the suspended portion of the civil penalties, amounting to \$12,500.00,
20 will become immediately due and owing.

21 22 14. Along with this Order, Artisan shall submit \$22,500.00 to the Director as
23 payment for the non-suspended civil penalties. Such payment shall be made at the time
24 Artisan signs and returns this Consent Order to the Director.

25 26 15. This Order is a “Final Order” under ORS 183.310(6)(b). Subject to that



1 provision, entry of this Order does not limit or prevent further remedies available to the
2 Director under Oregon law to enforce this Order or take action for violations of this
3 Order or of the Insurance Code not covered by this Order.
4

5 SO ORDERED this 2nd day of April, 2024.

6 ANDREW R. STOLFI, Director
7 Department of Consumer and Business Services

8
9 /s/ Dorothy Bean
10 Dorothy Bean, Chief of Enforcement
11 Division of Financial Regulation

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ENTITY CONSENT TO ENTRY OF ORDER

I, Patricia Corwin, am an officer or manager of Artisan and Truckers Casualty Company (“Artisan”) and I am authorized to act and sign on its behalf. I have read the foregoing Order, and I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. Artisan has been advised of the right to a hearing and of the right to be represented by counsel in this matter. Artisan voluntarily consents to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. Artisan understands that the Director reserves the right to take further action against it to enforce this Order or to take appropriate action upon discovery that Artisan has committed other violations of the Insurance Code. Artisan, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

Artisan understands that this Order is a public document.

Signature: /s/ Patricia Corwin

Position Held: Secretary

State of Ohio

County of Cuyahoga

Signed or attested before me on this 28th day of February, 2024.

/s/ Colleen O’Leary
Notary Public

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