

evaluate the health status of the applicants, and which exceeded the scope of the Oregon Standard Health Statement.

Action

Pursuant to ORS 731.988, Fortis is assessed a civil penalty of \$20,000. 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 to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883, 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 November 10, 2003

/s/ Ann Mayberry-French

[Signature of Representative]

Ann Mayberry-French

[Printed Name of Representative]

Senior V.P./General Counsel/Secretary

[Printed Title of Representative]

Fortis Insurance 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 November 25, 2003

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services

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