

health benefit plans in Oregon. From 1/1/03 to 8/1/04, United of Omaha Life failed to provide an explanation of portability coverage directly to 105 individuals losing group coverage for a reason other than group replacement of coverage.

Action

Pursuant to ORS 731.988, United of Omaha Life is assessed a civil penalty of \$25,000. 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 the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment is due on, and shall be received by the Insurance Division by, the date of the final order.

Dated May 31, 2005

/s/ Fred Kottmann
[Signature of Representative]

Fred Kottmann
[Printed Name of Representative]

First Vice President
[Printed Title of Representative]

United of Omaha Life 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 June 27, 2005

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services

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