

not approved by the director, and insured under the policies 19 persons residing in Oregon.

Action

Pursuant to ORS 731.988, AFL is assessed a civil penalty of \$5,000. 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 shall be *received* by the Insurance Division by the date of the final order.

Dated August 22, 2006

/s/ B. J. Iacovetti
[Signature of Representative]
Benedict J. Iacovetti
[Printed Name of Representative]
Treasurer/CFO
[Printed Title of Representative]
AF&L 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 October 2, 2006

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

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