

**STATE OF OREGON  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
INSURANCE DIVISION**

In the Matter of **Robert M. Stampfli.**

) **STIPULATION** and  
) **FINAL ORDER**  
) Case No. INS 01-05-018  
) File No. 2295 IV

**STIPULATION**

The Director of the Department of Consumer and Business Services (Director) commences the above entitled administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take action against Robert M. Stampfli (Stampfli) for violating the Oregon Insurance Code.

Stampfli enters into this Stipulation to conclude this proceeding without further administrative or judicial proceeding pursuant to ORS 183.415(5) and related rules.

Stampfli waives the right to receive a notice of proposed action, to receive a notice of rights and procedures in contested cases, to have a hearing, to be represented by an attorney at the hearing, and to judicial review of the Final Order. Stampfli admits and agrees to the following facts, conclusions, and action.

**Facts and Conclusions**

Licensing

Stampfli has never been licensed in Oregon as an insurance consultant but has been licensed in Oregon as a resident individual agent from 4/22/97 to 10/27/98 and since 11/5/98. Stampfli's license number is 614247.

Making False, Deceptive, or Misleading Statements

Stampfli violated ORS 746.110 by engaging in the following conduct. In 9/99, Stampfli purchased a life insurance marketing plan from Dean A. Cipriano (Cipriano) of Insurance Selling Systems, LLC of Woodstown, NJ. As part of this plan, Stampfli approved and caused Cipriano to fax a document to at least 100 persons who called a toll free telephone number requesting a "report" about life insurance. The document appeared to be a copy of a newspaper article written by Stampfli in which Stampfli was described as a "professional insurance advisor."

However, Stampfli did not write the article and the article was not an actual newspaper article. Also, the document stated that the story told in the document was "a dramatization of the collective experiences of many of [Stampfli's] clients." However, the document did not describe or dramatize any of Stampfli's clients' experiences. Furthermore, the "report," entitled "How to Avoid Overpaying For Your Life Insurance," indicated that it was written by Stampfli. However, Stampfli did not write the report. Stampfli did not know who wrote the faxed document or the report but did know that they were provided by Cipriano as part of the marketing plan.

### **Action**

Stampfli shall pay a civil penalty of \$1,000 pursuant to ORS 731.988. Payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. Payment shall be delivered or mailed to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883. Payment shall be received by the Insurance Division by the date of the Final Order.

Dated July 1, 2001

/s/ Robert M. Stampfli  
Robert M. Stampfli

### **FINAL ORDER**

The Director makes the following final decision in this proceeding in accordance with ORS 731.248 and 183.415(5) and related rules.

The Director adopts, and incorporates herein by this reference, the Facts, Conclusions, and Action in the above Stipulation as the Findings of Fact, Conclusions of Law, and Order, respectively, of this Final Order.

Dated July 10, 2001

/s/ Mary C. Neidig  
Mary C. Neidig  
Director  
Department of Consumer and Business Services