

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

In the Matter of **Keith A. Royer**.

) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 02-10-007

STIPULATION

The Director of the Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take disciplinary action against Keith A. Royer (Royer).

Royer enters into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Royer waives the right to receive a notice of proposed action, to receive a notice of the rights of a party 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.

Royer admits and agrees to the following facts, conclusions, and action.

Facts and Conclusions

Licensing

Royer has been licensed in Oregon as a resident insurance agent since 2/27/81.

International Water Marine Safety Foundation (IWMSF) has never been licensed in Oregon as an insurance agent.

North American Marine General Insurance Company, Ltd. (NAMGIC) has never been licensed in Oregon as an insurer or qualified as an eligible surplus lines insurer in Oregon.

Transacting Insurance as an Agent for an Unauthorized Insurer

Royer violated ORS 746.310(1) in one instance by engaging in the following conduct: On or about 4/11/01, Royer, an agent of Advantage Insurance Corporation in Eugene, Oregon, sold to Vincent S. Gwillin (Gwillin) of Monroe, Oregon, snowcraft property and casualty insurance provided by NAMGIC under a master

policy, number GWOMMP 010976, issued by NAMGIC to IWMSF. The insurance was evidenced by a certificate, number SFC18736, issued by IWMSF to Gwillin.

Action

Pursuant to ORS 731.988, Royer shall pay a civil penalty of \$200. 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 or mailed to the Insurance Division at 350 Winter Street NE, Room 440, Salem, OR 97301-3883. The payment shall be received by the Insurance Division by the date of the Final Order.

Dated October 30, 2002

/s/ Keith A. Royer
Keith A. Royer

FINAL ORDER

The director adopts, and incorporates herein by this reference, the above Stipulation as the director's final decision in this proceeding.

Dated November 8, 2002

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

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