

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

In the Matter of **Robert C. Elster, Jr.** and ) **STIPULATION** and  
**Apollo General Insurance Agency, Inc.** ) **FINAL ORDER**  
 ) Case No. INS 03-10-007

**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 enforcement action against Robert C. Elster, Jr. (Elster) and Apollo General Insurance Agency, Inc. (Apollo).

Elster and Apollo enter into this Stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Elster and Apollo waive the right to receive a notice of proposed action, receive a notice of the rights of a party and procedures in contested cases, have a hearing, be represented by an attorney at the hearing, receive a proposed order, file exceptions to the proposed order, and have the Final Order judicially reviewed.

Elster and Apollo stipulate to the following facts, conclusions, and action; and consents to issuance of a Final Order incorporating this Stipulation.

**Facts and Conclusions**

Licensing Information

Elster has been licensed in Oregon as a nonresident insurance agent since 9/24/90. Elster's current license number is 114649. Elster's last recorded residence address is located in Sonoma, California.

Apollo has been licensed in Oregon as a nonresident insurance agent since 7/15/86. Apollo's current license number is 803032. Apollo's last recorded business street address is located in Sonoma, California. Elster is the President of Apollo.

Failed to Report Enforcement Action by Other State Insurance Regulator

Elster and Apollo each violated ORS 744.089(1) in one instance by engaging in the following conduct. ORS 744.089(1) requires a person licensed in Oregon as an

insurance agent to notify the Insurance Division of any administrative action taken against the person, and provide a copy of the order, within 30 days of the final disposition of the action. On 1/13/03, the insurance regulator for the State of Alaska issued an order, number D02-13, assessing Elster and Apollo jointly a civil penalty of \$1,127.70, of which \$500 was suspended. On 12/16/02, Apollo paid the amount due of \$627.70. The insurance regulator took the action because Elster and Apollo transacted insurance business while their Alaska insurance producer licenses were expired. Elster and Apollo were required to notify the Insurance Division of the action, and provide a copy of the order, by 2/12/03. On 6/16/03, the Insurance Division received from Elster and Apollo a letter dated 6/12/03 notifying the Insurance Division of the action and providing a copy of the order.

**Action**

Pursuant to ORS 731.988, Elster and Apollo each are assessed 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 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 19, 2003

/s/ Robert C. Elster, Jr.  
Robert C. Elster, Jr.

/s/ Robert C. Elster, Jr.  
Robert C. Elster, Jr.  
President  
Apollo General Insurance Agency, Inc.

**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 December 18, 2003

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

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