

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

In the Matter of **Robert G. Barrow.**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 04-05-022

STIPULATION

The Director of the Oregon 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 G. Barrow (Barrow).

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

Barrow waives 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.

Barrow stipulates to the following facts, conclusions, and action; and consents to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Barrow has been licensed in Oregon as a nonresident insurance agent since 11/19/94. His current license number is 130251. Barrow's last recorded residence address is located in Duluth, Georgia. Barrow's last recorded business address is located in Lawrenceville, Georgia.

Failed to Report Enforcement Action by Other State Insurance Regulator

Barrow violated ORS 744.089(1) in two instances 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.

1. On 1/7/03, the insurance regulator for the State of Montana issued an order, case numbers 2000-12 and 2000-76, suspending for one week Barrow's Montana nonresident insurance agent license, and assessing Barrow a civil penalty of \$3,500. The insurance regulator took the action because Barrow represented an insurer without an appointment to do so, and failed to respond to the request for information from the insurance regulator. On 2/25/03, the insurance regulator dismissed the action with prejudice. The action was finally disposed of on 2/25/03. Thus, Barrow was required to notify the Insurance Division of the action, and provide a copy of the order, by 3/27/03. Barrow has not notified the Insurance Division of the action or provided a copy of the order.

2. On 5/19/04, the insurance regulator for the State of South Dakota issued an order assessing Barrow a civil penalty of \$250. The insurance regulator took the action because Barrow failed to report Montana's action described above to South Dakota. The action was finally disposed of on 5/19/04. Thus, Barrow was required to notify the Insurance Division of the action, and provide a copy of the order, by 6/18/04. Barrow has not notified the Insurance Division of the action or provided a copy of the order.

Action

Pursuant to ORS 731.988, Barrow is assessed a civil penalty of \$400. 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 July 15, 2004

/s/ Robert G. Barrow
Robert G. Barrow

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 July 30, 2004

/s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services

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