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STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE

In the Matter of )  
WHITFIELD BENEFIT SOLUTIONS )  
 )  
 )  
 )  
 )

Case No. D19-10

**STIPULATED AGREEMENT AND ORDER**

The Division of Insurance (Division) and Whitfield Benefit Solutions (WBS) stipulate and agree that the unlicensed activity that occurred is resolved as follows:

I. BACKGROUND

- A. On or about January 2019, the Division contacted WBS to inquire about their license status.
- B. During subsequent conversations, the Division determined that WBS had been transacting insurance in Alaska, through its agent Pamela Whitfield, since May 1, 2016.
- C. At no point since May 1, 2016 has WBS held an Alaskan insurance license.
- D. AS 21.27.010(a) states in part that “. . . a person may not act as or represent to be an insurance producer, managing general agent, or surplus lines broker in this state or relative to a subject resident, located, or to be performed in this state unless licensed under this chapter. . . .”
- E. As part of the inquiry into the unlicensed activity by WBS, WBS provided a notarized statement to the Division of the business that had been transacted while WBS was unlicensed.

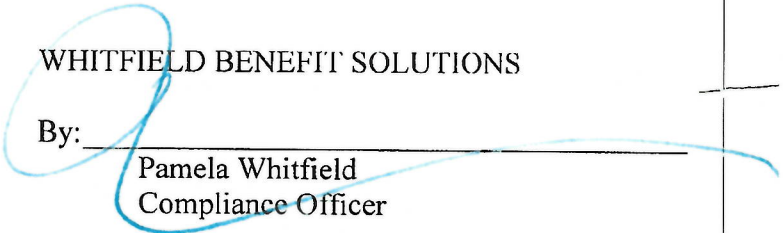
1 This statement indicated that 334 policies were written between May 20, 2016 and December 28,  
2 2018 with \$23,532.87 earned in commission. These transactions subject WBS to civil penalties  
3 under AS 21.27.440.

4  
5 II. TERMS OF AGREEMENT

- 6 1. WBS agrees to pay a civil penalty under AS 21.27.440 in the amount of \$50,000.00 for  
7 the unlicensed activity that occurred between May 20, 2016 and December 28, 2018 with  
8 \$25,000.00 suspended. The unsuspended penalty of \$25,000.00 is payable at the time  
9 WBS has been notified that the director has signed the order approving the agreement.  
10  
11 2. In the event WBS, or its agent Pamela Whitfield, violates Alaska insurance laws during  
12 the next five years, the suspended portion of the penalty referenced in paragraph one will  
13 be reinstated. WBS, or its agent Pamela Whitfield, will be subject to any and all sanctions  
14 authorized by the insurance laws including imposition of additional penalties.  
15  
16 3. WBS understands that this agreement is not binding on the parties unless and until the  
17 director signs the order approving the agreement.


18  
19 DATED: 9/17/2019

WHITFIELD BENEFIT SOLUTIONS

By:   
Pamela Whitfield  
Compliance Officer

20  
21  
22 DATED: 9/23/19

DIVISION OF INSURANCE

By:   
Chris Murray  
Program Coordinator

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
P.O. BOX 110805  
JUNEAU, ALASKA 99811-0805  
PHONE: (907) 465-2515 • FAX: (907) 465-3422  
IF YOU NEED HEARING ASSISTANCE, PLEASE CALL ALASKA RELAY AT 711

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DATED: 9/23/19

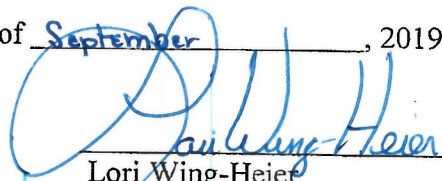
KEVIN G. CLARKSON  
ATTORNEY GENERAL

By:   
Erin Egan  
Assistant Attorney General

**ORDER**

**IT IS ORDERED** that this Stipulated Agreement and Order is adopted in full resolution of the issues in the case and shall constitute the final order in this matter.

DATED this 25<sup>th</sup> day of September, 2019.

  
Lori Wing-Heier  
Director of Insurance