

1 STATE OF ALASKA
2 DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT
3 DIVISION OF INSURANCE
4

5 In the Matter of:)
6 ESTHER M. CUPIT,)
7 Licensee.)
8 _____)

9 Case No. D 09-13

10 STIPULATED AGREEMENT AND ORDER

11 The Division of Insurance (division) and Esther M. Cupit (Ms. Cupit), the
12 licensee in this case, stipulate and agree that the unlicensed activity that occurred during the
13 time license #43488 was in lapse status is resolved as follows:

- 14
- 15 1. On November 28, 2008, the division sent Ms. Cupit a license renewal
16 application. On February 27, 2009, the division notified Ms. Cupit that her insurance producer
17 license had lapsed for failure to renew.
 - 18 2. On March 4, 2009, the division received application requirements
19 necessary to reinstate Ms. Cupit's license, and the division reinstated her license effective
20 April 6, 2009. As required by the division, a notarized statement was submitted listing whether
21 business had been transacted while the license was in lapse status. The statement indicated that
22 three insurance transactions occurred between February 27, 2009 and March 19, 2009 while she
23 was not appropriately licensed.
 - 24 3. Prior to this instance, to the division's knowledge, Ms. Cupit has not
25 engaged in unlicensed activity or otherwise violated the insurance code.
26

1 4. Ms. Cupit agrees to pay a civil penalty under AS 21.27.440(a) of \$750,
2 for the unlicensed activity that occurred between February 27, 2009 and March 19, 2009, with
3 \$400 suspended. The unsuspended portion of the penalty is payable at the time Ms. Cupit is
4 notified that the director has signed the order approving this agreement.
5


6 5. In the event Ms. Cupit violates the insurance code or applicable
7 regulations during the next two years, the suspended portion of the penalty referenced in
8 paragraph 4 will be reinstated. Ms. Cupit also will be subject to any and all sanctions
9 authorized by the insurance code including imposition of additional fines or penalties.

10 6. By signing this agreement, Ms. Cupit understands and agrees that any
11 failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or
12 not renew Alaska insurance license #43488.

13 7. Ms. Cupit understands that this agreement is not binding on the parties
14 unless and until the director signs the order approving the agreement.
15

16 DATED: 9-9-9

DIVISION OF INSURANCE

17
18 By: 
19 Linda Brunette
20 Program Coordinator

21
22 DATED: 9/01/09

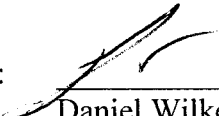

23 Esther M. Cupit

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Approved as to form and content:

DATED: 9/10/09

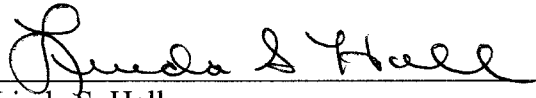
DANIEL S. SULLIVAN
ATTORNEY GENERAL

By: 
Daniel Wilkerson
Assistant Attorney General

ORDER

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

DATED this 10th day of September, 2009.


Linda S. Hall
Director of Insurance