

STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In the Matter of:)
)
NATALIE HAUSER)
)
Insurance Licensee)
)
)

Division of Insurance Case No. D 21-02

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (DOI) and Natalie Hausinger (Hausinger), the insurance licensee in this case, stipulate and agree to the following:

I. BACKGROUND

- A. On May 6, 2015, the Division of Insurance (division) issued Hausinger license number 100118567.
- B. Hausinger's insurance producer license was renewed, and her current license is set to expire on October 31, 2021.
- C. On August 18, 2017, Hausinger started employment as an escrow officer at Stewart Title of Alaska (STA)/United Title Guaranty (UTG).

Natalie Hausinger
Stipulated Agreement and Order

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D. On January 17, 2020, the division's licensing section received a For Cause Termination Form from UTG regarding suspected fraudulent insurance acts, specifically misappropriation of funds (in excess of \$8,000), by their former employee, Alaska Title Insurance Limited Producer Natalie Hausinger.

E. The DOI conducted an investigation into Hausinger's actions concerning those allegations.

F. DOI's investigation I20.1863 AF revealed the following:

(i) On January 30, 2020, during a conversation with the DOI, Matt Fricks, Division President for STA/UTG, advised the DOI that UTG Escrow Officer Natalie Hausinger was terminated for cause on January 6, 2020 for diverting overpayment refunds sent to UTG from third parties to her personal bank account. Fricks advised that, on the morning she was terminated, Hausinger admitted to diverting \$682.53 to her personal bank account by substituting her personal bank account number for the proper account number. Fricks said Hausinger later returned the diverted \$682.53 to UTG and she told him the diversion of funds was a onetime occurrence. Fricks said UTG subsequently audited Hausinger's accounts, which revealed she diverted more funds than she had admitted. Fricks advised the audit showed the total amount Hausinger sent to her personal checking account was over \$8,000.

(ii) As part of the DOI's investigation, UTG company records and bank records were obtained and analyzed in relation to this case. A criminal Search Warrant was obtained for the AlaskaUSA Federal Credit Union records for the personal bank account of Natalie Hausinger.

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1 (iii) The DOI examination of the UTG business records indicated that, during
2 the period from April to December 2019, Hausinger would use her position at UTG to
3 gain access to at least twelve different consumer transactions and modify them to reflect
4 that Hausinger's AlaskaUSA FCU account #1855179 was a party to the separate business
5 transaction. As a result, Hausinger received funds totaling \$6,666.02 to which she was
6 not entitled. According to Fricks, UTG suffered an additional loss of \$1550.00 due to
7 actions taken by Hausinger.

8 (iv) The examination of the Hausinger's personal bank account records
9 revealed that on twelve (12) separate occasions between April 2019 and December 2019,
10 Hausinger deposited a total of \$6,666.02 from UTG into her bank account.

11 (v) During an interview with DOI Investigators on May 27, 2020, Hausinger
12 admitted to taking the money without authorization from UTG. Hausinger advised that she did
13 so because she was having personal financial issues.

14 G. Hausinger's actions reflected in paragraph (F) constitute violations of

- 15 (i) AS 21.27.020(b)(4) – a licensee shall be a trustworthy person;
16 (ii) AS 21.36.360(b)(5)– Criminal/Fraudulent Insurance Acts;
17 (iii) AS 11.46.100 – Theft; and
18 (iv) 11.456.600 Scheme to Defraud.

19 H. On April 14, 2021, pursuant to DOI case #120.1863 AF, Anchorage Police
20 Department case #200504285, and Alaska Court docket 3AN-20-05938 CR, Hausinger pled
21 guilty to a felony count of Attempted Scheme to Defraud. Hausinger was sentenced to a one-
22 year Suspended Entry of Judgement, Restitution of \$7,548, and 40 hours of Community Work
23 Service.
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26 Natalie Hausinger
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1 F. The director of DOI, under AS 21.27.410(a) and AS 21.27.440(a)(3), may revoke
2 license for a violation of AS 21 for conduct considered by the director to reflect incompetence
3 or untrustworthiness, or to be a source of potential injury or loss to the public, or for engaging i
4 unfair or fraudulent insurance transactions.

5 G. Under AS 21.27.440(a)(2), the director of DOI may impose a civil penalty of not
6 more than \$10,000 for each violation or a civil penalty of not more than \$25,000 for each
7 violation if the director of DOI determines that the person willfully violated the provisions of
8 AS 21.27.

9 H. Under AS 21.36.910(e), the director of DOI may impose a civil penalty of not mor
10 than \$25,000 for each violation or \$250,000 for engaging in the general business practice in
11 violation of AS 21.36 if the director of DOI determines the person knew or should have known
12 that the person was in violation of AS 21.36.

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15 II. TERMS OF AGREEMENT

16 1. Hausinger stipulates and agrees

17 (i) that the conduct described in paragraph F above constitutes a violation of Alaska
18 law, including AS 21.27.410(a), and that it is appropriate that the director of DOI revoke
19 insurance producer license number 100118567, currently in Active status, effective as of the
20 date this order is signed by the director of DOI;

21 (ii) that her insurance producer license is revoked for life and never to seek
22 reinstatement or to reapply for an insurance license in this state again.
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26 Natalie Hausinger
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DIVISION OF INSURANCE

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(iii) that in the event Hausinger violates the terms of this agreement, Hausinger will be subject to any and all sanctions authorized by the state's insurance laws including imposition of a civil penalty under AS 21.27.440(a)

(iv) that Hausinger waives her right to a hearing and enters into this agreement voluntarily with full knowledge of all rights she may have in this matter.

(v) Hausinger understands that this agreement is not binding on the parties unless and until the director of DOI sign the order adopting this agreement

(vi) Hausinger further understands that this agreement resolves the civil liability issues between the parties to this agreement related to his violation of the state's insurance laws.

DAIED

DIVISION OF INSURANCE

By *Alex M. Romero*

Alex Romero
Chief Investigator

DAIED: 10/28/21

NATALIE HAUSINGER

By *N Hausinger*
Natalie Hausinger

Approved as to form and content

DAIED:

FREG R. TAYLOR
ATTORNEY GENERAL

By

Erin Eagan
Assistant Attorney General

Natalie Hausinger
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ORDER

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3 IT IS ORDERED that insurance producer license number 100118567 issued to
4 Natalie HAUSINGER is hereby REVOKED by the director of DOI.

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6 IT IS FURTHER ORDERED that this Stipulated Agreement and Order is
7 adopted in full resolution of the civil liability issues between the parties to this agreement
8 in these cases and shall constitute the final order in these matters.

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10 DATED this 2nd day of Nov. 2021.

11 
12 Lori K. Wing-Heier

13 Director, Division of Insurance
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Natalie Hausinger
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