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

In the Matter of:)
SANDRA L. RAMIREZ,)
Licensee.)

Case No. D97-13

STIPULATED AGREEMENT AND ORDER

The Division of Insurance, Department of Commerce and Economic Development (division) and Sandra L. Ramirez (Ramirez), the licensee in this case, stipulate and agree that the failure to timely renew her license #6185 and the unlicensed activity that occurred during the time the license was in lapse status are resolved as follows:

1. Ramirez admits that while her individual in a firm insurance license was in lapse status, from September 30, 1997 through October 3, 1997, she transacted the business of insurance and received commissions in the amount of \$263.50, in violation of AS 21.27.380(b).

2. Under AS 21.27.420(c), the division agrees to reinstate Ramirez's insurance license subject to the condition that she pay a civil penalty

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of \$263.50, as allowed under AS 21.27.440(a), which is payable no later than twelve months from the date this agreement and order is signed by the director.

3. By signing this agreement, Melson understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or non-renew Alaska insurance license #6185.

DATED: 10/21/97

BRUCE M. BOTELHO
ATTORNEY GENERAL

By: Signe P. Andersen
Signe P. Andersen
Assistant Attorney General
Representing the Division
of Insurance

DATED: 10/21/97

Sandra L. Ramirez
Sandra L. Ramirez

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 21 day of October, 1997.

Marianne K. Burke
Marianne K. Burke
Director of Insurance