

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
NINTH FLOOR STATE OFFICE BUILDING
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JUNEAU, ALASKA 99801
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STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

In the Matter of:)
)
ANDREW L. HOWARD)
)
Licensee)
_____)

Case No. D 17-06

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Andrew L. Howard, (Howard), the licensee in this case, stipulate and agree that the unlicensed activity that occurred during the time Howard was not appropriately licensed is resolved as follows:

I. BACKGROUND

- A. Howard holds producer license number 28410.
- B. On or about September 2, 2014, the division sent Howard a notice to remind him to renew his license.
- C. On or about November 12, 2014, the division notified Howard that his license for insurance producer authority lapsed for failure to renew.
- D. On or about January 27, 2017, the division reinstated Howard's license.
- E. As part of the filing requirements to reinstate his license, Howard provided an amended notarized statement to the division indicating whether any business had been

Stipulated Agreement and Order
Andrew L. Howard
Case No. D 17-06

1 transacted while Howard was not appropriately licensed.¹ This statement indicated that 11
2 policies were written between December, 2014 and January 26, 2017 with \$51,722.37 earned
3 in compensation. These transactions subject Howard to civil penalties under AS 21.27.440.
4

5 II. TERMS OF AGREEMENT
6

7 1. Howard agrees to pay a civil penalty under AS 21.27.440 in the amount of
8 \$51,722.00 for the unlicensed activity that occurred between December, 2014 and January 26,
9 2017 with \$26,722 suspended. The unsuspended penalty of \$25,000 is payable within 12
10 months from the time Howard has been notified that the director has signed the order
11 approving this agreement.
12

13 2. In the event Howard violates Alaska insurance laws during the next two years, the
14 suspended portion of the penalty referenced in paragraph one will be reinstated. Howard also
15 will be subject to any and all sanctions authorized by the insurance laws including imposition
16 of additional penalties
17

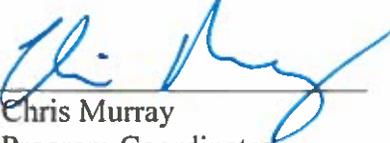
18 3. By signing this agreement, Howard understands and agrees that any failure to
19 comply with the conditions of this agreement will be grounds to revoke, suspend, or not renew
20 Alaska producer license number 28410.
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25 ¹ An amended statement was necessary as Howard's first statement included earned compensation that was
26 not based on an insurance product.

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2 4. Howard understands that this agreement is not binding on the parties unless and until the
3 director signs the order approving the agreement.

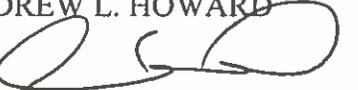
4 DATED: 6/12/17

DIVISION OF INSURANCE

5
6 By: 
Chris Murray
Program Coordinator

7
8 DATED: 5/19/2017

ANDREW L. HOWARD

9 By: 
Andrew L. Howard

10
11 Approved as to form and content:

12
13 DATED: 6/20/17

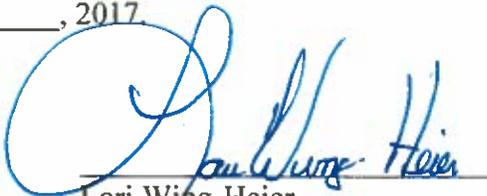
JAHNA LINDEMUTH
ATTORNEY GENERAL

14
15 By: 
Erin Egan
Assistant Attorney General

16
17
18 ORDER

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

21 DATED this 26th day of June, 2017.

22
23 
24 Lori Wing-Heier
Director

25
26 Stipulated Agreement and Order
Andrew L. Howard
Case No. D 17-06