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

In the Matter of: )  
W. Brown and Associates Insurance )  
Services )  
Licensee )

Case No. D 20-05

**STIPULATED AGREEMENT AND ORDER**

The Division of Insurance (division) and W. Brown and Associates Insurance Services (Brown), the licensee in this case, stipulate and agree that the activity that occurred during the time that the firm license was lapsed is resolved as follows:

**I. BACKGROUND**

- A. Brown holds firm license number 9275.
- B. On or about November 1, 2019 and again on January 7, 2020, the division sent Brown a notice reminding them to renew the firm license.
- C. On or about February 4, 2020, the division notified Brown that the firm license for insurance producer authority lapsed for failure to renew before January 19, 2020. The lapse notice stated that a person may not act as or represent to be an insurance producer during the time a license has lapsed and that penalties are provided for transacting business without a valid license.

1 D. On or about February 24, 2020, the division reinstated Brown's firm license.  
2 E. As part of the filing requirements to reinstate the firm's license, Brown provided a  
3 notarized statement to the division indicating whether any business had been transacted while the  
4 firm was not appropriately licensed. This statement indicated that six policies were written  
5 between January 27, 2020, and February 5, 2020, with \$11,974.50 earned in compensation.  
6 These transactions subject Brown to civil penalties under AS 21.27.440.  
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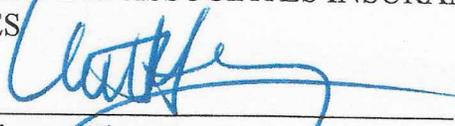
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9 II. TERMS OF AGREEMENT

- 10 1. Brown agrees to pay a civil penalty under AS 21.27.440 in the amount of \$11,974.50 for  
11 the activity that occurred while the firm license was lapsed with \$6,474,50 suspended.  
12 The unsuspended penalty of \$5,500.00 is payable at the time you are notified that the  
13 director has approved the formal agreement.  
14 2. In the event Brown violates Alaska insurance laws during the next two years, the  
15 suspended portion of the penalty referenced in paragraph one will be reinstated. Brown  
16 will be subject to any and all sanctions authorized by the insurance laws including  
17 imposition of additional penalties.  
18 3. By signing this agreement, Brown understands and agrees that any failure to comply with  
19 the conditions of this agreement will be grounds to revoke, suspend, or not renew Alaska  
20 firm license number 9275.  
21 4. Brown understands that this agreement is not binding on the parties unless and until the  
22 director signs the order approving the agreement.  
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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

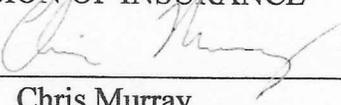
1 DATED: 11/13/20

W. BROWN AND ASSOCIATES INSURANCE SERVICES

By:   
Vincent Zimmerer  
Compliance Officer

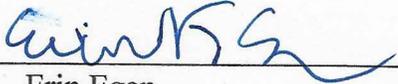
6 DATED: 11/20/2020

DIVISION OF INSURANCE

By:   
Chris Murray  
Program Coordinator

10 DATED: 11/23/2020

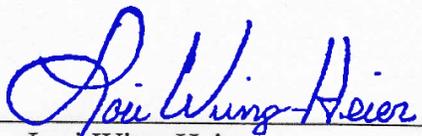
CLYDE SNIFFEN, JR.  
ATTORNEY GENERAL

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 23 day of November, 2020.

  
Lori Wing-Heier  
Director