

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE SUITE 1560
ANCHORAGE, ALASKA 99513-3567
PHONE: (907) 269-7900

In the Matter of:)
)
NATION MOTOR CLUB LLC)
License # 100116040)
Motor Vehicle Service Contract Provider)
)
)

Division of Insurance Case No. D 22-13

STIPULATED AGREEMENT AND ORDER

The State of Alaska Division of Insurance (division) and Nation Motor Club LLC
(NATION MOTOR), the producer in this case, stipulate and agree to the following:

I. BACKGROUND

- A. On August 25th, 2022, NATION MOTOR's Motor Vehicle Service Contract Provider license, license # 100116040, authorizing NATION MOTOR to transact insurance business in Alaska. This license expires February 24th, 2023.
- B. During the reinstatement of the firm license, a Business Transaction Form was provided which indicated business was placed without a statutorily required

NATION MOTOR CLUB, LLC
Stipulated Agreement and Order

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29

license in the state of Alaska. The firm failed to hold proper licensure while administering contracts for a period of 1.5 years, between February 2021 and July 2022.

- C. On August 30th, 2022, a proposed agreement was sent to NATION MOTOR informing them that the unlicensed activity exposes them to civil penalties under AS 21.59.150(b), and AS 21.59.200(e).
- D. On July 5th, 2022, NATION MOTOR responded to the Division’s request to move forward and enter into a formal agreement to pay the civil penalty of \$50,000.

II. TERMS OF AGREEMENT


A. The contracts administered prior to the license issuance date were in violation of AS 21.59.150 which subjects NATION MOTOR to civil penalties. AS 21.59.200(e) provides that “a person found to have violated AS 21.59.110-21.59.290 may be assessed a civil penalty in an amount determined by the director not to exceed \$2,500 for each violation or, if the director determines that the person knowingly violated the provisions, \$5,000 for each violation. Penalties may not exceed \$50,000 in the aggregate for violations of a similar nature, except where the person knowingly violated the provisions of AS 21.59.110-21.59.290.” The director has the latitude to impose civil penalties against a person who has violated Alaska’s insurance laws.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29

- B. NATION MOTOR agrees to pay the civil penalty under AS 21.59.200(e) in the amount of \$50,000 for activity that occurred prior to the issuance of the firm license with \$25,000 suspended.
- C. In the event NATION MOTOR violates Alaska insurance laws during the next two years, the suspended portion of the penalty referenced above will be reinstated. NATION MOTOR will be subject to any and all sanctions authorized by the insurance laws including imposition of additional penalties regarding any such violation.
- D. By signing this agreement, NATION MOTOR understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or not renew Alaska firm license 100116040.
- E. NATION MOTOR understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 09/15/2022

NATION MOTOR INSURANCE AGENCY, LLC

By:  _____
Michael L. Wiener (Sep 15, 2022 12:15 EDT)

Michael L. Wiener
President

By:  _____

Jesse Dunaway
Licensing Operations

NATION MOTOR CLUB, LLC
Stipulated Agreement and Order

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29

Approved as to form and content:

DATED: 10-11-2022

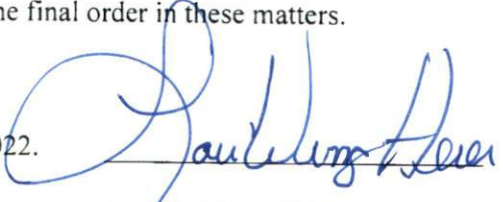
By: 

Susan Mitchell
Assistant Attorney General

ORDER

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

DATED this 11th day of Oct, 2022.



Lori K. Wing-Heier
Director, Division of Insurance