

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

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

550 W. 7<sup>th</sup> AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567

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

In the Matter of: )  
)  
**DEEANA FRANK** )  
NPN# 20202339 )  
\_\_\_\_\_ )

Division of Insurance Case No. D24-32

**STIPULATED AGREEMENT AND ORDER**

The Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) and **DEEANA FRANK (FRANK)** the producer in this case, stipulate and agree to the following:

I. BACKGROUND

A. On July 12, 2023, the Division received an application for an Insurance Producer license to transact the business of Personal Lines of authority for **FRANK**, domiciled in the State of Texas. **FRANK** responded negatively to all background questions. The application was automatically processed.

DEEANA FRANK  
Stipulated Agreement and Order  
D24-32

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The Division issued nonresident license number 3002606595 which has an expiration date of June 30 of even numbered years.

B. On May 30, 2024, **FRANK** applied to renew her license. In her renewal application she answered background question 1A affirmatively, indicating a misdemeanor conviction to report to the Department.

C. **FRANK** submitted documentation to the Attachment Warehouse of a misdemeanor conviction in the State of Louisiana in September 2006 prior to issuance of the initial license.

D. **FRANK** provided inaccurate information on her initial application and failed to disclose her misdemeanor conviction.

E. On September 11, 2024, the Division issued a proposed agreement to **FRANK** assessing \$250 civil penalty under Alaska Statute 21.27.440 intending to resolve the failure to disclose the misdemeanor conviction.

F. On September 17, 2024, **FRANK** agreed to the terms.

II. TERMS OF AGREEMENT

A. **FRANK** was in violation for failing to report her misdemeanor conviction to the Division which subjects **FRANK** to civil penalties. Alaska Statute (AS) 21.27.440(a) provides that “in addition to any other penalties provided by law, a person that the director (director) determines under AS 21.06.170-21.06.240 has violated the provisions of this chapter is subject to (1) a civil penalty equal to the compensation promised, paid, or to be paid, directly or indirectly, to a person in regard to each violation; (2)

1 either a civil penalty of not more than \$10,000 for each violation or a civil  
2 penalty of not more than \$25,000 for each violation if the director  
3 determines that the person willfully violated the provisions of this chapter;  
4 and (3) denial, nonrenewal, suspension, or revocation of a license.” The  
5 director has the latitude to impose civil penalties against a person who has  
6 violated Alaska’s insurance laws.  
7

8 B. AS 21.27.020(a) provides: "For the protection of the people of this state,  
9 the director may not issue or renew a license except in compliance with  
10 this chapter and not issue a license to a person, or to be exercised by a  
11 person, found by the director to be untrustworthy, incompetent, or who  
12 has not established to the satisfaction of the director that the person is  
13 qualified under this chapter."  
14

15 C. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an  
16 individual license, an applicant or licensee shall (4) be a trustworthy  
17 person."  
18

19 D. AS 21.27.040(a) states that “(a) Application for a license shall be made to  
20 the director upon forms prescribed by the director. As a part of or in  
21 connection with the application, the applicant shall furnish information  
22 concerning the applicant's identity, personal history, experience, business  
23 record, purposes, and other pertinent facts that the director may reasonably  
24 require. The applicant shall declare, subject to penalty of denial,  
25 nonrenewal, suspension, or revocation of a license issued by the director,  
26 that the statements made in or in connection with the application are true,  
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correct, and complete to the best of the applicant's knowledge and belief..."

E. **FRANK** agrees to pay the civil penalty under AS 21.27.440 in the amount of \$250. Payment must be received within 30 days of the signature finalizing this agreement.

F. By signing this agreement, **FRANK** understands and agrees that any failure to comply with the terms of this agreement will be grounds to revoke, suspend, or non-renew Alaska license number 3002606595.

G. **FRANK** understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 11/1/2024

Signed by:  
**Deeana Frank**  
DEEANA FRANK  
Licensee

Approved as to form and content:

DATED: 11/1/2024

DocuSigned by:  
*Susan Mitchell*  
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.

DEEANA FRANK  
Stipulated Agreement and Order  
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DATED this 1st day of November, 2024.

DocuSigned by:

Lori Wing-Heier

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LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

Delivered Electronically

Mailed Certified:

I hereby certify that, on the \_\_\_\_\_ day of \_\_\_\_\_, 2024, I mailed copies of the  
accusation to:

DEEANA FRANK  
16431 TIBET ROAD  
FRIENDSWOOD, TEXAS 77546-3337  
United States

DocuSigned by:

Kayla Erickson

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DEEANA FRANK  
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