

STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In the Matter of: )  
JOHN F. GATES. )  
Licensee. )

Case No. D 05-15

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and John F. Gates (Mr. Gates), the licensee in this case, stipulate and agree that the failure to timely renew license #3633 and the unlicensed activity that occurred during the time the license was in lapse status are resolved as follows:

- 1. Mr. Gates admits that, between January 5, 2005 and January 20, 2005, he transacted the business of insurance, in violation of AS 21.27.380.
- 2. Prior to this instance, to the division's knowledge, Mr. Gates had not engaged in unlicensed activity.
- 3. Mr. Gates agrees to pay a civil penalty under AS 21.27.440 of \$4,019 for the unlicensed activity that occurred between January 5, 2005 and January 20, 2005, with \$3,109 suspended. The unsuspended portion of the penalty is payable at the time Mr. Gates is notified that the director has sign the order approving this agreement.

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
550 WEST SEVENTH AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567  
PHONE: (907) 269-7900  
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4. In the event Mr. Gates violates the insurance code or applicable regulations during the next two years, the suspended portion of the fine referenced in paragraph 3 will be reinstated. Mr. Gates also will be subject to any and all sanctions authorized by the insurance code including imposition of additional fines or penalties.

5. By signing this agreement, Mr. Gates understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or not renew producer license #3633.

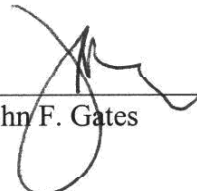
6. Mr. Gates understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: 7/28/05

DIVISION OF INSURANCE

By:   
Linda Brunette  
Program Coordinator

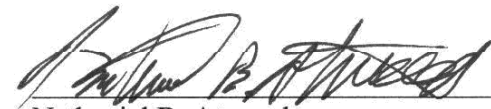
DATED: 7/22/05

  
John F. Gates

Approved as to form and content:

DATED: 8/2/05

DAVID W. MARQUEZ  
ATTORNEY GENERAL

By:   
Nathaniel B. Atwood  
Assistant Attorney General

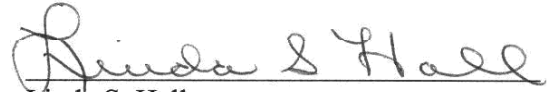
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ORDER

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 4<sup>th</sup> day of August, 2005.



Linda S. Hall  
Director of Insurance