STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT DIVISION OF INSURANCE

In the Matter of:)
ARTHUR A. MIGUEL,)
Licensee.))

Case No. D 05-19

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Arthur A. Miguel (Mr. Miguel), the licensee in this case, stipulate and agree that the failure to timely renew license #34345 and the unlicensed activity that occurred during the time the license had lapsed are resolved as follows:

- 1. Mr. Miguel admits that between May 28, 2004 and December 10, 2004, while his Alaska individual adjuster license was in lapse status, he transacted the business of insurance, in violation of AS 21.27.380(b), for which he received no commissions.
- 2. Prior to this instance, to the division's knowledge, Mr. Miguel has not engaged in unlicensed activity or otherwise violated the insurance code.
- 3. Mr. Miguel agrees to pay a civil penalty under AS 21.27.440(a) of \$800 for the unlicensed activity that occurred between May 28, 2004 and December 10, 2004, with \$400 suspended. The unsuspended portion of the penalty is due at the time Mr. Miguel is notified that the director has signed the order approving this agreement.
- 4. In the event Mr. Miguel violates the insurance code or applicable regulations during the next two years, the suspended portion of the fine referenced in paragraph

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1 3 will be reinstated. Mr. Miguel also will be subject to any and all sanctions authorized by the 2 insurance code including imposition of additional fines or penalties. 3 5. By signing this agreement, Mr. Miguel understands and agrees that any 4 failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or 5 not renew Alaska insurance license #34345. 6 6. Mr. Miguel understands that this agreement is not binding on the parties 7 unless and until the director signs the order approving the agreement. 8 9 DATED: 10/6/6 10 DIVISION OF INSURANCE 11 12 13 **Program Coordinator** 14 15 16 18 19 Approved as to form and content: 20 DAVID W. MARQUEZ DATED: 10/19/05 21 ATTORNEY GENERAL 22 23 By: Nathaniel B. Atwood 24 Assistant Attorney General

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

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 30 day of bottoler, 2005.

Linda S. Hall

Director of Insurance