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STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In the Matter of: )  
)  
MELISSA J. HAXTON, )  
)  
Licensee. )  
\_\_\_\_\_ )

Case No. D 12-01

**STIPULATED AGREEMENT AND ORDER**

The Division of Insurance (division) and Melissa J. Haxton (Ms. Haxton), the licensee in this case, stipulate and agree that the unlicensed activity that occurred during the time license #60408 was in lapse status is resolved as follows:

1. On June 24, 2011, the division sent Ms. Haxton a license renewal application to the address on file for her. The renewal application stated "Renewal form and all other required materials must be received by the division by: 08/13/11." On August 19, 2011, the division notified Ms. Haxton that her insurance producer license had lapsed for failure to renew.

2. Also, on August 19, 2011, the division received Ms. Haxton's license renewal application. As required by the division, Ms. Haxton then submitted a notarized statement indicating whether business had been transacted while her license was in lapse status. The requirements necessary to reinstate her license were not completed until October 2011 and the division reinstated her license effective October 11, 2011. The statement indicated that several insurance transactions occurred between August 19, 2011 and August 29, 2011 while

1 she was not appropriately licensed. Ms. Haxton is a salaried employee and the commissions on  
2 transactions are paid to the firm, not to her.

3 3. Prior to this instance, to the division's knowledge, Ms. Haxton has not  
4 engaged in unlicensed activity or otherwise violated the insurance code.

5 4. Ms. Haxton agrees to pay a civil penalty under AS 21.27.440(a) of \$700  
6 for the unlicensed activity that occurred between August 19, 2011 and August 29, 2011, with  
7 \$350 suspended. The unsuspended portion of the penalty is payable at the time Ms. Haxton is  
8 notified that the director has signed the order approving this agreement.

9 5. In the event Ms. Haxton violates Alaska's insurance laws during the next  
10 two years, the suspended portion of the penalty referenced in paragraph 4 will be reinstated.  
11 Ms. Haxton also will be subject to any and all sanctions authorized by the insurance code  
12 including imposition of additional fines or penalties.

13 6. By signing this agreement, Ms. Haxton understands and agrees that any  
14 failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or  
15 not renew Alaska insurance license #60408.

16 7. Ms. Haxton understands that this agreement is not binding on the parties  
17 unless and until the director signs the order approving the agreement.

18 DATED: 3-19-12


19 DIVISION OF INSURANCE

20 By:

21   
22 Linda Brunette  
23 Program Coordinator  
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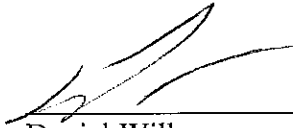
DATED: 3/15/12

  
Melissa J. Haxton

Approved as to form and content:

DATED: 3/23/12


MICHAEL C. GERAGHTY  
ATTORNEY GENERAL

By:   
Daniel Wilkerson  
Assistant Attorney General

**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 23<sup>rd</sup> day of March, 2012.

  
Linda S. Hall  
Director of Insurance

I hereby certify that a copy of the document(s) listed below was distributed to the below listed parties and files by mail or by personal delivery. The original document has been forwarded to the Juneau office of the Division of Insurance for official filing.

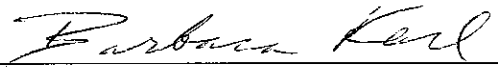
Stipulated Agreement and Order signed by the Director of Insurance on March 23, 2012 in Case No. D 12-01, In the Matter of Melissa J. Haxton, Licensee.

Daniel Wilkerson  
Assistant Attorney General  
Department of Law

Linda Brunette  
Program Coordinator  
Division of Insurance

Melissa J. Haxton  
Combs Insurance Agency, Inc.  
341 South Alaska Street  
Palmer, AK 99645  
(Certified mail)

Dated: March 23, 2012, in Anchorage, Alaska.

  
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Barbara Karl