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than twelve months from the date this agreement and order is signed by the director.

3. By signing this agreement, Hawaiian understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or non-renew Alaska insurance license #8738.

DATED: 10/21/97

BRUCE M. BOTELHO
ATTORNEY GENERAL

By: Signe P. Andersen
Signe P. Andersen
Assistant Attorney General
Representing the Division
of Insurance

DATED: 10/22/97

HAWAIIAN VACATIONS, INC.
By: John T. Hardwick
John T. Hardwick
Principal and Compliance Officer

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 22 day of October, 1997.

Marianne K. Burke
Marianne K. Burke
Director of Insurance