

STATE OF ALASKA
DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
3601 C STREET, SUITE 1324
ANCHORAGE, ALASKA 99503-7900
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STATE OF ALASKA
DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE

In the Matter of:)
)
KAREN L. KEYES,)
)
Licensee.)
_____)

Case No. D 01-25

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Karen L. Keyes (Ms. Keyes), the licensee in this case, stipulate and agree that the unlicensed activity that occurred before license #24953 was issued and in effect is resolved as follows:

1. Ms. Keyes admits that from the time she first became employed by Crawford & Company in October 1999 and before she applied for her insurance adjuster license in March 2001 to the time when the division issued her license, from October 1999 to July 31, 2001, she transacted the business of insurance, in violation of AS 21.27.010(a).

2. Prior to this instance and to the division's knowledge, Ms. Keyes has not engaged in unlicensed activity.

3. Ms. Keyes agrees to pay a civil penalty under AS 21.27.440(a) of \$2,500 with \$500 suspended. The unsuspended portion of the penalty is due no later than twelve months from the date this agreement and order is signed by the director.

1 4. In the event Ms. Keyes violates the insurance code or applicable
2 regulations during the next two years, the suspended portion of the fine referenced in paragraph
3 3 will be reinstated. Ms. Keyes also will be subject to any and all sanctions authorized by the
4 insurance code including imposition of additional fines or penalties.
5

6 5. By signing this agreement, Ms. Keyes understands and agrees that any
7 failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or
8 not renew Alaska insurance license #24953.
9

10 6. Ms. Keyes understands that this agreement is not binding on the parties
11 unless and until the director signs the order approving the agreement.
12

13 DATED: 11/26/11

DIVISION OF INSURANCE

14
15 By: Linda Brunette
16 Linda Brunette
17 Licensing Supervisor

18
19 DATED: 11/16/11

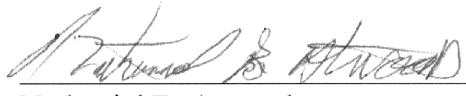
20 Karen L. Keyes
21 Karen L. Keyes
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Approved as to form and content:

DATED: 11/21/01

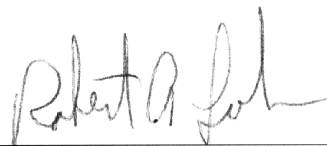
BRUCE M. BOTELHO
ATTORNEY GENERAL

By: 
Nathaniel B. Atwood
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 12th day of December, 2001.


Robert A. Lohr
Director of Insurance

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