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

### STATE OF ALASKA

## DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT DIVISION OF INSURANCE

In the Matter of:	)			
CRAWFORD & COMPANY (ANCHORAGE) and STEPHEN D. QUINN,	)	The second secon	JAN 24 200	12
Licensees.	) )		STATE OF THE	roje C

Case No. D 01-30

### STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Crawford and Company (Anchorage) ("Crawford") and Stephen D. Quinn ("Mr. Quinn"), the licensees in this case, stipulate and agree that the unlicensed activity that occurred at Crawford described below is resolved as follows:

- 1. Crawford and Mr. Quinn admit that the following employees of Crawford performed duties requiring a valid independent adjuster license in this state either before they applied for and received such a license or while their license had lapsed due to failure to timely renew, all in violation of AS 21.27.010 and 21.27.380(b).
  - (a) Jeffrey K. Phillips: lapsed license from June 24, 1999 through September 7, 1999.
  - (b) Andrea J. Johnson: no license issued but performed adjusting activity from September 18, 2000 to April 9, 2001.

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(c) Karen L. Keyes:	no license issued but performed adjusting activity
from October 1999 to July 31, 2001.	

- (d) Edward L. Roberts: no license issued but performed adjusting activity from October 2000 to July 20, 2001.
- 2. Crawford and Mr. Quinn also admit that, under AS 21.27.140, a firm may be subject to civil penalties if the director determines "that a firm knew or should have known of an act or representation made on the firm's behalf by a person not licensed. . . ."
- 3. By letters dated May 30 and October 29, 2001, the division notified Mr. Quinn and Crawford that the violations of AS 21.27.010 and 21.27.380(b) listed in paragraph 1(c) and (d) above were viewed by the division to be wilful violations of AS 21.27.010 and 21.27.140(c).
- 4. Crawford and Mr. Quinn agree to pay a civil penalty under AS 21.27.440(a) of \$10,000, with \$5,000 suspended. The unsuspended portion of the penalty is due and payable within twelve months from the time this agreement and order is signed by the director.
- 5. In the event Crawford or Mr. Quinn violate the insurance code or applicable regulations during the next two years, the suspended portion of the fine referenced in paragraph 4 will be reinstated. Crawford and Mr. Quinn also will be subject to any and all sanctions authorized by the insurance code including imposition of additional fines or penalties.
- 6. By signing this agreement, Crawford and Mr. Quinn understand and agree that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or not renew their Alaska insurance licenses #8979 and #24150.

MIC DEVELOPMENT

## STATE OF ALASKA DEPARTMENT OF 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 12th day of February

Robert A. Lohr
Director of Insurance