

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

DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In the Matter of:)
)
CARMEN L. MORIN,)
)
Licensee.)
_____)

Case No. D 07-08

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Carmen L. Morin (Ms. Morin),
stipulate and agree to the following:

I. BACKGROUND

A. On or about October 3, 2006, the division issued an individual insurance
producer license to Ms. Morin, under license number 57109 based on the application that Ms.
Morin submitted to the division on or about October 4, 2006.

B. Question 39(1) of the application asks: "Have you ever been convicted
of, or are you currently charged with, committing a crime, whether or not adjudication was
withheld?" To this question, Ms. Morin answered "no."

C. Because Ms. Morin's application was complete and her answers on the
application did not indicate any reason not to issue him a license, the division issued the
license.

D. In February 2007, the division received a criminal history report that
revealed misdemeanor criminal charges in 1995 and 2005 against Ms. Morin. In response to

1 the division's request, Ms. Morin explained that she did not read the application correctly and
2 thought that only felony charges needed to be disclosed. The possession of marijuana and drug
3 paraphernalia charge that occurred in 1995 was reduced and she was sentenced to one year of
4 unsupervised probation. The records regarding this event are unavailable. The records Ms.
5 Morin provided indicate the 2005 reckless endangerment charge was dismissed in 2006 and a
6 failure to appear warrant was issued in error a few days after the dismissal of the reckless
7 endangerment charge.
8

9 E. The director has fully reviewed Ms. Morin's file.

10 II. TERMS OF AGREEMENT

11 1. Ms. Morin agrees to pay a civil penalty under AS 21.27.440(a) in the
12 amount of \$500, with \$250 suspended. The civil penalty is payable at the time Ms. Morin is
13 notified that the director has signed the order approving this agreement.

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

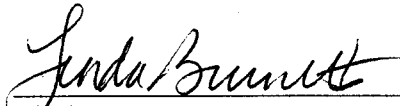
18 3. By signing this agreement, Ms. Morin understands and agrees that any
19 failure to comply with the terms of this agreement may be grounds to revoke, further suspend,
20 or non-renew Alaska insurance license number 57109.

21 4. Ms. Morin understands that this agreement is not binding on the parties
22 unless and until the director signs the order approving the agreement.
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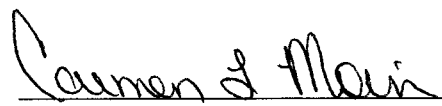
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DATED: 6/22/07

DIVISION OF INSURANCE

By: 
Linda Brunette
Program Coordinator

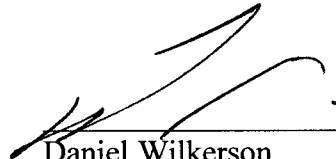
DATED: 6/16/07


Carmen L. Morin

Approved as to form and content:

DATED: 6/20/07

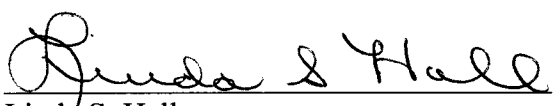
TALIS J. COLBERG
ATTORNEY GENERAL

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 26th day of June, 2007.


Linda S. Hall
Director of Insurance