

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: )  
CHRISTOPHER L. HEISTEN, )  
Licensee. )  
\_\_\_\_\_ )

Case No. D 09-08

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Christopher L. Heisten (Mr. Heisten), the licensee in this matter, stipulate and agree to the following:

I. BACKGROUND

- A. On or about May 27, 2008, the division issued an individual in a firm insurance producer license to Mr. Heisten, under license number 71243 based on the application that Mr. Heisten submitted to the division on or about May 16, 2008.
- B. Question 40(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, Mr. Heisten answered "no."
- C. When Mr. Heisten's application was completed and his answers on the application did not indicate any reason not to issue him a license, the division issued the license.
- D. In September 2008, the division received a criminal history report that revealed misdemeanor criminal convictions in 1998 and 2002 against Mr. Heisten. In response

1 to the division's request, Mr. Heisten apologized for not disclosing the misdemeanors and  
2 explained that he had been answering so many questions regarding his licensing that he must  
3 have forgotten. He provided information regarding the convictions, for which he was sentenced  
4 for reckless driving, fined \$250 and had his license suspended for 30 days. In a later incident,  
5 he pled guilty to charges of furnishing alcohol to a minor and disorderly conduct, for which he  
6 was fined \$700. All requirements of his convictions have been completed.

7  
8 II. TERMS OF AGREEMENT

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

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

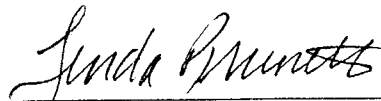
16 3. By signing this agreement, Mr. Heisten understands and agrees that any  
17 failure to comply with the terms of this agreement may be grounds to revoke, further suspend,  
18 or non-renew Alaska insurance license number 71243.

19 4. Mr. Heisten understands that this agreement is not binding on the parties  
20 unless and until the director signs the order approving the agreement.

21  
22 DATED: 5/1/9

DIVISION OF INSURANCE

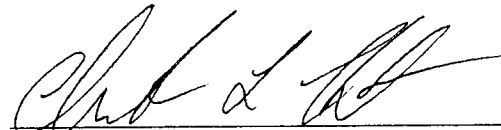
23  
24 By:



25 Linda Brunette  
26 Program Coordinator

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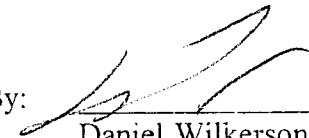
DATED: 07/10/2009

  
\_\_\_\_\_  
Christopher L. Heisten

Approved as to form and content:

DATED: 4/21/09

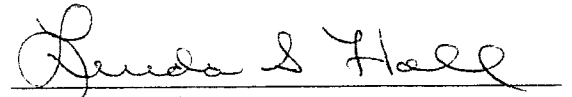
WAYNE ANTHONY ROSS  
ATTORNEY GENERAL

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 4<sup>th</sup> day of May, 2009.

  
\_\_\_\_\_  
Linda S. Hall  
Director of Insurance