STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY, & ECONOMIC DEVELOPMENT DIVISION OF INSURANCE

In the Matter of:)
TOBIE P. FREY,)
Licensee.)

Case No. D 09-09

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Tobie P. Frey (Ms. Frey), the licensee in this case, stipulate and agree that the unlicensed activity that occurred during the time license #57156 was in lapse status is resolved as follows:

- 1. On June 29, 2007, the division sent Ms. Frey a license renewal application. On September 20, 2007, the division notified Ms. Frey that her insurance producer license had lapsed for failure to renew.
- 2. On April 11, 2008, the division received application requirements necessary to reinstate Ms. Frey's license, and the division reinstated her license effective July 30, 2008. As required by the division, a notarized statement was submitted listing whether business had been transacted while the license was in lapse status. The statement indicated that four insurance transactions occurred between September 18, 2007 and July 21, 2008 while she was not appropriately licensed.
- 3. Prior to this instance, to the division's knowledge, Ms. Frey has not engaged in unlicensed activity or otherwise violated the insurance code.

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4. Ms. F	Frey agrees to pay a civil penalty under AS 21.27.440(a) of \$2,000
for the unlicensed activity th	nat occurred between September 18, 2007 and July 21, 2008, with
\$1,000 suspended. The uns	uspended portion of the penalty is payable at the time Ms. Frey is
notified that the director has	s signed the order approving this agreement.

- In the event Ms. Frey violates the insurance code or applicable 5. regulations during the next two years, the suspended portion of the penalty referenced in paragraph 4 will be reinstated. Ms. Frey 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, Ms. Frey understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or not renew Alaska insurance license #57156.
- 7. Ms. Frey understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DIVISION OF INSURANCE

Program Coordinator

DATED: 5/12/09

John P. Frey Tobie P. Frey 5/12/119

Approved as to form and content: DATED: 5/26/09

RICHARD SVOBODNY ACTING 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 26 day of _______, 2009.

Director of Insurance