

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

In the Matter of: )  
 )  
THERESA A. BRATTEN, )  
 )  
Licensee. )  
\_\_\_\_\_ )

Case No. D 09-21

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division) and Theresa A. Bratten (Ms. Bratten), the licensee in this case, stipulate and agree that the unlicensed activity that occurred during the time license #48226 was in lapse status is resolved as follows:

1. On November 28, 2008, the division sent Ms. Bratten a license renewal application. On February 20, 2009, the division notified Ms. Bratten that her limited lines insurance producer license had lapsed for failure to renew.
2. On April 21 and May 7, 2009, the division received application requirements necessary to reinstate Ms. Bratten's license, and the division reinstated her license effective May 18, 2009. 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 five insurance transactions occurred between February 20, 2009 and April 17, 2009 while she was not appropriately licensed.
3. Prior to this instance, to the division's knowledge, Ms. Bratten has not engaged in unlicensed activity or otherwise violated the insurance code.

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DIVISION OF INSURANCE  
550 WEST SEVENTH AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567  
PHONE: (907) 269-7900  
FAX: (907) 269-7910  
TDD: (907) 465-5437

1                   4.       Ms. Bratten agrees to pay a civil penalty under AS 21.27.440(a) of \$750,  
2 for the unlicensed activity that occurred between February 20, 2009 and April 17, 2009, with  
3 \$400 suspended. The unsuspended portion of the penalty is payable at the time Ms. Bratten is  
4 notified that the director has signed the order approving this agreement.

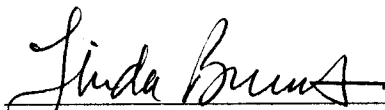
5  
6                   5.       In the event Ms. Bratten violates the insurance code or applicable  
7 regulations during the next two years, the suspended portion of the penalty referenced in  
8 paragraph 4 will be reinstated. Ms. Bratten also will be subject to any and all sanctions  
9 authorized by the insurance code including imposition of additional fines or penalties.

10                  6.       By signing this agreement, Ms. Bratten understands and agrees that any  
11 failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or  
12 not renew Alaska insurance license #48226.

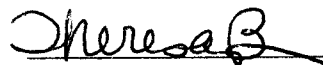
13                  7.       Ms. Bratten understands that this agreement is not binding on the parties  
14 unless and until the director signs the order approving the agreement.

15  
16 DATED: 11/17/09

DIVISION OF INSURANCE

17  
18 By:   
19 Linda Brunette  
20 Program Coordinator

21  
22 DATED: 11/10/09

23   
24 Theresa A. Bratten

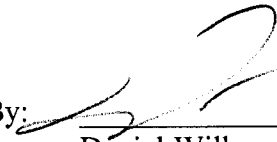
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Approved as to form and content:

DATED: 11/13/09


DANIEL S. SULLIVAN  
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 19<sup>th</sup> day of November, 2009.

  
Linda S. Hall  
Director of Insurance