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STATE OF ALASKA

DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

In re: )  
)  
APPLICATION FOR LICENSE )  
OF ZETTIE B. NOREMBERG, )  
P.O. Box 910 )  
Sterling, AK 99672-0910. )  
\_\_\_\_\_ )

Case No. LD 03-01

In re: )  
)  
APPLICATION FOR WAIVER )  
UNDER 18 U.S.C. 1033(e)(2) )  
OF ZETTIE B. NOREMBERG. )  
\_\_\_\_\_ )

Case No. W 03-01

STIPULATED AGREEMENT AND ORDER

The Division of Insurance (division), Zettie B. Norenberg (Ms. Norenberg), and Darlene Lamothe (Ms. Lamothe), stipulate and agree to the following:

I. BACKGROUND

A. On or about July 3, 2002, the division received an application for an insurance producer license from Ms. Norenberg to transact property/casualty insurance. She listed her employer as Ribelin Lowell & Company Insurance Brokers, Inc. (Soldotna).

B. Question 38(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

1 withheld?" Definitions of "crime" and "convicted" follow the question. After the definitions is  
2 the following sentence: "If you have answered yes, you must attach to this application: a) a  
3 written statement explaining the circumstances of each incident, b) a copy of the charging  
4 document, and c) a copy of the official document which demonstrates the resolution of the  
5 charges or any final judgment."  
6

7 C. Because Ms. Norenberg answered "yes" to question 38(1) on the  
8 application, she submitted the required information. She stated that she had been in an abusive  
9 marriage, and that she became involved with the wrong crowd of people who introduced her to  
10 drugs. During that time she used very poor judgment and was arrested and convicted of forgery  
11 for writing bad checks.  
12

13 D. Ms. Norenberg provided the division with a copy of the judgment and  
14 other documents related to her conviction. The judgment, dated March 14 1998, indicates that  
15 Ms. Norenberg pled no contest and was convicted of forgery in the second degree under  
16 AS 11.46.505(a)(1), which is a Class C felony. The court issued her a suspended sentence  
17 (although Ms. Norenberg states in one portion of her application that she spent 30 days in jail),  
18 ordered her to make restitution, and placed her on probation for three years. Subsequently, she  
19 voluntarily underwent a 42-day inpatient drug treatment program and later completed 20 weeks  
20 of outpatient rehabilitation. She made full restitution and, effective April 6, 2001, Ms.  
21 Norenberg was unconditionally discharged from probation.  
22

23 E. In the statements she provided to the division, Ms. Norenberg has  
24 indicated a series of steps she has taken to successfully rehabilitate herself. These statements  
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1 are supported by character references from Ms. Lamothe and others who have worked with her  
2 since she was discharged from probation.

3  
4 F. Because Ms. Norenberg's felony conviction was for a crime of  
5 dishonesty, under 18 U.S.C. 1033(e)(2) she is required to obtain the director's express consent  
6 to work in the business of insurance. By application received by the division on August 12,  
7 2002, Ms. Norenberg requested the director's consent to work in the business of insurance, as  
8 required under 18 U.S.C. 1033(e)(2) and submitted information in support of her request.

9 G. The director has fully reviewed Ms. Norenberg's file, including the  
10 circumstances of her convictions, the proceedings of the imposition of sentence, and her  
11 subsequent attempts to rehabilitate herself.

12  
13 II. TERMS OF AGREEMENT

14 1. Under separate letter, the director will grant written consent allowing Ms.  
15 Norenberg to engage in the business of insurance under 18 U.S.C. 1033(e)(2), which is  
16 conditioned on Ms. Norenberg complying with the terms of this agreement, not violating the  
17 insurance code or regulations, and not committing any crimes in the future involving dishonesty  
18 or breach of trust or that otherwise bear on her trustworthiness or competency to hold an  
19 insurance license.

20 2. The division will issue an insurance producer license for Ms. Norenberg  
21 as an individual working in a firm subject to the following conditions:

22 a. Within six months of the date the director signs the order  
23 approving this agreement, Ms. Norenberg will successfully complete a course in professional  
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1 ethics in insurance that has been approved in advance by the director or his designee and  
2 provide proof of that completion to the division.

3  
4 b. Ms. Norenberg will submit to the division quarterly sworn  
5 statements indicating that she has complied with the insurance code and applicable regulations.  
6 The statements should be in a form similar to the attached Exhibit A and must also be signed  
7 under oath by her supervisor, Ms. Lamothe, or her successor as manager of the firm. If a new  
8 manager replaces Ms. Lamothe, Ms. Norenberg agrees to provide the director with a letter from  
9 the new person agreeing to assume the obligations of the manager under this agreement. These  
10 conditions will remain in effect for five years from the date the division issues Ms. Norenberg  
11 a license. During that period of time, Ms. Norenberg will report directly to Ms. Lamothe or her  
12 successor.

13  
14 c. Ms. Norenberg may not be licensed as an individual producer or  
15 as a compliance officer of an insurance firm for a period of five years from the issuance of her  
16 license.

17 d. Should Ms. Norenberg attempt to change her place of  
18 employment at any time within five years from the issuance of her license, she must first  
19 provide each new employer with a copy of this agreement, and then provide the director with a  
20 letter from the compliance officer of her new employer agreeing to assume the obligations of  
21 the manager or compliance officer under this agreement.

22  
23 3. By signing this agreement, Ms. Norenberg and Ms. Lamothe understand  
24 and agree that any failure to comply with the terms of this agreement may be grounds to revoke,  
25 suspend, or non-renew Ms. Norenberg's Alaska insurance license.

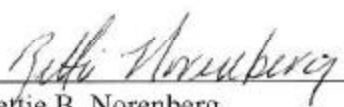
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DATED: 2/6/03

DIVISION OF INSURANCE

By:   
Linda Brunette  
Program Coordinator

DATED: 2/3/03

  
Zettie B. Norenberg

DATED: 2/3/03


RIBELIN LOWELL & COMPANY  
INSURANCE BROKERS, INC.

By:   
Darlene Lamothe,  
Soldotna Branch Manager

Approved as to form and content:

DATED: 2/10/03

GREGG D. RENKES  
ATTORNEY GENERAL

By:   
Nathaniel B. Atwood  
Assistant Attorney General

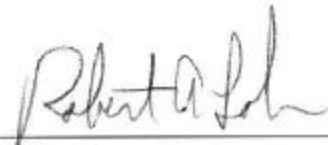
STATE OF ALASKA  
DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
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ORDER

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 10th day of February, 2003.



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Robert A. Lohr  
Director