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

In the Matter of: )  
 )  
BENJAMIN J. ELANDER, )  
 )  
Applicant. )  
 )  
\_\_\_\_\_ )

Case No. LD97-02

STIPULATED AGREEMENT AND ORDER

The Division of Insurance, Department of Commerce and Economic Development (division) and Benjamin J. Elander (Elander), the applicant for an insurance producer license in this case, stipulate and agree that Elander's application for a license dated February 21, 1997 will be granted, subject to the following terms and conditions:

1. Elander admits that he failed to disclose all misdemeanor convictions to the division as required by the application for an insurance producer license. Elander understands that a wilful misrepresentation to the division is grounds to deny, revoke, suspend, or non-renew an insurance producer's license.

3601 C STREET, SUITE 1324  
ANCHORAGE, ALASKA 99503-5948  
PHONE (907) 269-7900  
FAX (907) 269-7910  
TDD (907) 465-5437

STATE OF ALASKA  
DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF INSURANCE  
800 E. DIMOND BLVD., SUITE 660  
ANCHORAGE, ALASKA 99515  
(907) 949-1290

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2. Under AS 21.27.420(c), the division agrees to issue Elander an insurance producer license subject to compliance with the following conditions:

a. Elander will submit to the division quarterly sworn statements indicating that he has complied with the insurance code and applicable regulations. The statements are due on the 10th day of the first month of each quarter. This condition will remain in effect for two years from the date the director signs this agreement and order.

b. Elander will pay a civil fine of \$500 with \$250 suspended. The unsuspended portion of the penalty is payable prior to licensing unless other payment arrangements are made.

3. In the event Elander violates the insurance code or applicable regulations during the next two years, the suspended portion of the fine referenced in paragraph 2b will be reinstated. Elander also will be subject to any and all sanctions authorized by statute including imposition of additional fines or penalties.

4. By signing this agreement, Elander understands and agrees that any failure to comply with the conditions of this agreement will be grounds to revoke, suspend, or non-renew his Alaska insurance license.

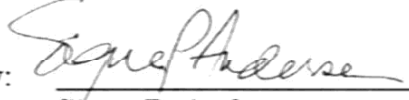
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DIVISION OF INSURANCE  
900 E. DIMOND BLVD., SUITE 660  
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(907) 349-1230

DATED: 11/24/97

BRUCE M. BOTELHO  
ATTORNEY GENERAL

By:   
Signe P. Andersen  
Assistant Attorney General  
Representing the Division  
of Insurance

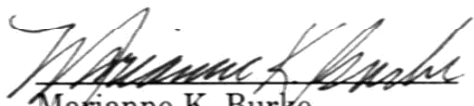
DATED: 11/10/97

  
Benjamin J. Elander

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<sup>th</sup> day of November, 1998.

  
Marianne K. Burke  
Director of Insurance