

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

STATE OF ALASKA  
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC  
DEVELOPMENT  
DIVISION OF INSURANCE  
550 W. 7<sup>th</sup> AVENUE, SUITE 1560  
ANCHORAGE, ALASKA 99501-3567

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DIVISION OF INSURANCE  
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ANCHORAGE, ALASKA 99513-3567  
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In the Matter of: )  
)  
**CASHETA ELLIS-POU** )  
NPN# 19824294 )  
\_\_\_\_\_ )

Division of Insurance Case No. SR23-26

**STIPULATED AGREEMENT AND ORDER**

The Alaska Department of Commerce, Community and Economic Development, Division of Insurance (Division) and **CASHETA ELLIS-POU (ELLIS-POU)** the producer in this case, stipulate and agree to the following:

I. BACKGROUND

A. On October 4<sup>th</sup>, 2021, the Division received an application for an Insurance Producer license to transact the business of Personal lines of authority for **ELLIS-POU**, domiciled in the State of South Carolina. The application was automatically processed, and the Division issued

CASHETA ELLIS-POU  
Stipulated Agreement and Order  
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1 nonresident license number 3001563092 which has an expiration date of  
2 September 30<sup>th</sup> of odd numbered years.

3  
4 B. On July 17<sup>th</sup>, 2023, the Division received a renewal application from  
5 **ELLIS-POU**. In that renewal application, **ELLIS-POU** responded  
6 negatively to all background questions. During review, it was discovered  
7 that **ELLIS-POU** attached documentation of misdemeanor convictions in  
8 the Attachment Warehouse. This documentation revealed that **ELLIS-**  
9 **POU** incorrectly responded negatively to background question 1 and 2 at  
10 initial application indicating no administrative action or criminal  
11 conviction to report to the Division.  
12

13 C. The Producer Database reflects that administrative action was taken  
14 against **ELLIS-POU** in State of Washington in effect March 25<sup>th</sup>, 2022.  
15 The documentation uploaded by **ELLIS-POU** indicates misdemeanor  
16 convictions in effect October 27<sup>th</sup>, 2011, and November 7<sup>th</sup>, 2011. The  
17 administrative action and misdemeanor convictions were not disclosed to  
18 the Division with the initial application.  
19

20  
21 D. **ELLIS-POU** submitted documentation to the Attachment Warehouse but  
22 responded negatively at initial application, providing inaccurate  
23 information at initial licensure.  
24

## 25 II. TERMS OF AGREEMENT

26 A. **ELLIS-POU** was in violation for failing to report its administrative actions to the  
27 Division which subjects **ELLIS-POU** to civil penalties. Alaska Statute (AS)  
28

1 21.27.440(a) provides that “in addition to any other penalties provided by law, a  
2 person that the director (director) determines under AS 21.06.170-21.06.240 has  
3 violated the provisions of this chapter is subject to (1) a civil penalty equal to the  
4 compensation promised, paid, or to be paid, directly or indirectly, to a person in  
5 regard to each violation; (2) either a civil penalty of not more than \$10,000 for  
6 each violation or a civil penalty of not more than \$25,000 for each violation if the  
7 director determines that the person willfully violated the provisions of this  
8 chapter; and (3) denial, nonrenewal, suspension, or revocation of a license.” The  
9 director has the latitude to impose civil penalties against a person who has  
10 violated Alaska’s insurance laws.  
11

12  
13 B. AS 21.27.020(a) provides: "For the protection of the people of this state,  
14 the director may not issue or renew a license except in compliance with  
15 this chapter and not issue a license to a person, or to be exercised by a  
16 person, found by the director to be untrustworthy, incompetent, or who  
17 has not established to the satisfaction of the director that the person is  
18 qualified under this chapter."  
19

20  
21 C. AS 21.27.020(b)(4) provides: "To qualify for issuance or renewal of an  
22 individual license, an applicant or licensee shall (4) be a trustworthy  
23 person."  
24

25 D. AS 21.27.040(a) states that “(a) Application for a license shall be made to  
26 the director upon forms prescribed by the director. As a part of or in  
27 connection with the application, the applicant shall furnish information  
28 concerning the applicant's identity, personal history, experience, business  
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record, purposes, and other pertinent facts that the director may reasonably require. The applicant shall declare, subject to penalty of denial, nonrenewal, suspension, or revocation of a license issued by the director, that the statements made in or in connection with the application are true, correct, and complete to the best of the applicant's knowledge and belief..."

E. **ELLIS-POU** agrees to pay the civil penalty under AS 21.27.440 in the amount of \$250. Payment must be received within 30 days of the signature finalizing this agreement.

F. By signing this agreement, **ELLIS-POU** understands and agrees that any failure to comply with the terms of this agreement will be grounds to revoke, suspend, or non-renew Alaska firm license number 3001563092.

G. **ELLIS-POU** understands that this agreement is not binding on the parties unless and until the director signs the order approving the agreement.

DATED: April, 2 2024

By: Casheta Ellis-Pou  
CASHETA ELLIS-POU  
Licensee

Approved as to form and content:

DATED: 4/3/2024

DocuSigned by:  
By: Susan Mitchell  
Susan Mitchell  
Assistant Attorney General

ORDER

IT IS FURTHER ORDERED that this Stipulated Agreement and Order is  
CASHETA ELLIS-POU  
Stipulated Agreement and Order  
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1 adopted in full resolution of the civil liability issues between the parties to this agreement in  
2 these cases and shall constitute the final order in these matters.

3 DATED this 3rd day of April, 2023.

DocuSigned by:

*Lori Wing-Heier*

6 A304E38014074B0  
LORI WING-HEIER, DIRECTOR  
DIVISION OF INSURANCE

8 I hereby certify that, on the 4th day of April, 2023, I mailed copies of the accusation to:

10 CASHETA ELLIS-POU  
2290 E YEAGER DR  
11 CHANDLER, ARIZONA 85286-1755  
United States

*Marnellie Rembulat*

13 Marnellie Rembulat