

STATE OF NEW HAMPSHIRE

INSURANCE DEPARTMENT

In re: Christine E. Dearden

INS Docket No.: 17-034-EP

ORDER TO SHOW CAUSE

AND

NOTICE OF HEARING

The New Hampshire Insurance Department ("NHID") orders Christine E. Dearden ("Respondent") to show cause why the New Hampshire Insurance Commissioner should not suspend or revoke her New Hampshire insurance producer license, or levy an administrative fine, or both. In support of the Order to Show Cause and pursuant to RSA 541-A:31, RSA 400-A:17 and Ins Part 200, the NHID states as follows:

STATEMENT OF FACTS

1. The Respondent is a resident New Hampshire insurance producer licensed to sell personal lines insurance. She was first licensed on October 26, 2016 and her license is currently set to expire on May 31, 2018.
2. On January 3, 2017 the Respondent was indicted on one count of felony Unemployment Compensation Fraud contrary to RSA 282-A:161, in that "on 22 occasions she underreported her gross earnings, resulting in her receiving additional unemployment compensation, in an aggregate amount, exceeding \$1,000." See Attachment A. She was arraigned on February 3, 2017.
3. On May 18, 2017 the Respondent applied for and received her non-resident Maine insurance producer license.

4. Question 1B on the Maine producer application asks, in relevant part, “are you currently charged with committing a felony.” The Respondent incorrectly answered this question in the negative. *See* Attachment B.
5. On June 19, 2017 the Respondent plead guilty in the Rockingham Superior Court, Rockingham County New Hampshire, and received a sentence which included fifteen days of incarceration and a requirement that she to pay restitution in the amount of \$10,312.00 *See* Attachment C.
6. As of the date of the Order to Show Cause, the Respondent has not reported this criminal conviction to the NHID.
7. The Respondent’s conviction is for a felony that involves dishonesty or breach of trust. Title 18 U.S.C. § 1033, in relevant part, prohibits a person from participating in the business of insurance if he or she has been convicted of a felony that involves dishonesty or breach of trust unless that person has the written consent of an insurance regulatory official.¹
8. As of the date of the Order to Show Cause, the Respondent has not obtained written consent from the Commissioner of the New Hampshire Insurance Department.

STATEMENT OF ISSUES

9. Whether the Respondent violated NH RSA 402-J:17, II, which requires, “*Within 30 days of the initial pretrial hearing date, a producer shall report to the commissioner any criminal prosecution of the producer taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.*”

¹ 18 U.S.C § 1033 (e)(1)(A) & 18 U.S.C § 1033 (e)(2).

10. Whether the Respondent violated NH RSA 402-J:12, I,(a) by failing to acknowledge her pending felony charge on a Maine non-resident producer application.
11. Whether the Respondent violated RSA 402-J:12, I, (f) by being convicted of a felony, specifically RSA 282-A:161, Unemployment Compensation Fraud.
12. Whether, having been convicted of a crime of dishonesty or breach of trust, the Respondent is prohibited from engaging in the business of insurance without the appropriate waiver under 18 U.S.C § 1033.
13. The NHID reserves the right to amend this statement of issues upon reasonable notice to the Commissioner (or his designated Representative) and the Respondent.

INSURANCE LAWS VIOLATED BY RESPONDENT

14. The NHID maintains the Respondent violated the following New Hampshire insurance law statutes: RSA 402-J:17, II; RSA 402-J:12, I,(a); and RSA 402-J:12, I, (f).
15. The NHID maintains that the Respondent is also in violation of 18 U.S.C. § 1033, the Violent Crime Control and Law Enforcement Act of 1994.
16. The NHID reserves the right to amend this list of insurance laws violated by the Respondent upon reasonable notice to the Commissioner (or his designated Representative) and the Respondent.

PENALTY REQUESTED

17. In the event the Hearing Officer determines after evidentiary hearing that the NHID sustained its burden of proof with respect to the allegations of fact and violations of law outlined above, the NHID requests that the Hearing Officer order revocation of the Respondent's insurance producer license.

NOTICE OF HEARING

- A. Pursuant to RSA 541-A:31 and Ins Part 200, the hearing in this matter shall commence on August 30, 2017 at 9:00 a.m. at the offices of the NHID, which are located at 21 South Fruit Street, Suite 14 in Concord, New Hampshire.
- B. The Commissioner or his designated Representative shall preside as the Hearing Officer in this matter. Sarah Prescott shall serve as clerk to the Hearing Officer. The parties should direct all communications to Ms. Prescott, whose contact information is:

Sarah Prescott, Clerk
New Hampshire Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301
Tel: (603) 271-3898
Fax: (603)271-1406
Email: sarah.prescott@ins.nh.gov

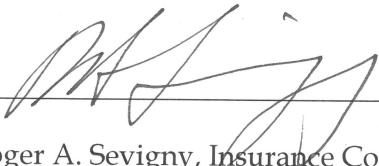
- C. The Respondent has the right to be represented by a lawyer in this proceeding. However, the Respondent shall bear the cost of retaining said lawyer. Should the Respondent elect to retain a lawyer, her lawyer shall file a Notice of Appearance with Ms. Prescott, and said lawyer should do so at the earliest possible date. A copy of the Department's Notice of Appearance is enclosed with this Order.
- D. Any party may request a transcript of the proceeding. The party requesting a transcript of the proceedings shall file a written request for a certified court reporter with the Hearing Officer at least 10 days prior to the scheduled hearing date. The costs incurred for the services of a certified court reporter shall be borne by the requesting party.

E. Mary C. Bleier, Esq. shall serve as staff advocate representing the interests of the NHID.

It is **SO ORDERED**.

NEW HAMPSHIRE INSURANCE DEPARTMENT

Date: 8-17-17




Roger A. Sevigny, Insurance Commissioner

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and accurate copy of the foregoing Order to Show Cause and Notice of Hearing was sent this date by first-class mail, postage prepaid, and by certified mail, return receipt requested, to Christine E. Dearden at 101 Lafayette Rd. Unit 1, Hampton Falls, NH, 03842 this being her mailing address on file with the Department.

Date: 8/7/2017



Mary C. Bleier, Esq.

Attachment A

THE STATE OF NEW HAMPSHIRE
INDICTMENT

ROCKINGHAM, SS

JANUARY TERM, 2017

At the Superior Court, holden at Brentwood, within and for the County of Rockingham aforesaid, on or about the 3rd day of January in the year of our Lord two thousand and seventeen

THE GRAND JURORS FOR THE STATE OF NEW HAMPSHIRE, upon oath, present that

CHRISTINE DEARDEN
(DOB: 5/23/1963)

of 101 Lafayette Road #1, Hampton Falls, NH 03844, between June 7, 2014 and December 1, 2014, in the County of Rockingham, did commit the crime of

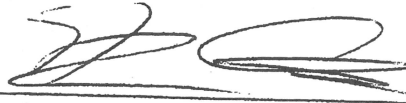
Unemployment Compensation Fraud
(RSA 282-A:161)

PLEA OF GUILTY ENTERED 12/15/14
DATE
D.M.
JUSTICE/CLERK

in that Dearden, pursuant to one scheme or course of conduct, knowingly failed to disclose a material fact in order to obtain or increase any benefit or other payment under chapter 282-A, Unemployment Compensation, either for herself, or any other person, the amount of the additional benefit received, in the aggregate amount, exceeding \$1,000.

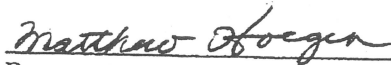
That being, Dearden knowingly failed to disclose a material fact, her gross earnings for each week claimed, in order to obtain or increase her unemployment compensation, in that on 22 occasions she underreported her gross earnings, resulting in her receiving additional unemployment compensation, in an aggregate amount, exceeding \$1,000.

Said act being contrary to the form of the Statute, in such case made and provided, and against the peace and dignity of the State.



Heather A. Cherniske
Unemployment Fraud Prosecutor

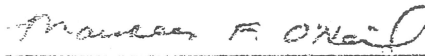
This is a true bill.



Foreperson

RSA 282-A:161

FORMAL ARRAIGNMENT WAIVED AND
PLEAS OF NOT GUILTY ENTERED.



CLERK

218-2017-CR-00051

Charge ID: 1322010C

Name: Christine Dearden
DOB: 5/23/1963
Address: 101 Lafayette Road #1, Hampton Falls, NH 03844
RSA: RSA 282-A:161
Offense level: Felony, Class A

Attachment B



Transaction#570971500

[Return to Gateway](#) [View Search Results](#) [View XML Format](#) [View PIN Format](#) [Search Again](#) [Logout](#)
Dearden, Christine E

Trans. Type: Non-Resident License

NIPR Trans: 570971500

Check I-SITE Listing

SSN: XXX-XX-5451

Natl. Prod. #: 18169051

Date of Birth: 05/23/1963

Gender: F

Resident State: NH

License #: 2355559

Nationality: U.S.A.

Applicant Info**Residence Address:**

101 LAFAYETTE RD
UNIT 1
HAMPTON FALLS, NH 03842
U.S.A.

Business Address:

101 LAFAYETTE RD
UNIT 1
HAMPTON FALLS, NH 03842
U.S.A.

Mailing Address:

101 LAFAYETTE RD
UNIT 1
HAMPTON FALLS, NH 03842
U.S.A.

Applicant Info Cont.**Business E-mail Address:**

christine.dearden@baystatefinancial.com

Individual Applicant E-mail Address:

christine.dearden@baystatefinancial.com

Residence Phone #:

(603) 459-5614

Business Phone #:

(207) 770-2014

Employment History

Employer	Employment Dates	Position	Location	Country
Commonwealth Property and Casualty	January 2017 -May 2017	Account Manager	Boston, MA	U.S.A.
Baystate Financial	January 2015 -January 2017	Account Manager	Hampton, NH	U.S.A.
Jennifer Halteman	January 2012 -January 2015	Account Manager	Hampton, NH	U.S.A.

Background Questions

1A: Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

No

1B: Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

No

1C: Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense? Note: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine. If you answer yes to any of these questions, you must attach to this application: a) a written statement explaining the circumstances of each incident, b) a copy of the charging document, c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

No

2: Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee. If you answer yes, you must attach to this application: a) a written statement identifying the type of license and explaining the circumstances of each incident, b) a copy of the Notice of Hearing or other document that states the charges and allegations, and c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

No

3: Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others. If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

No

4: Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? If you answer yes, identify the jurisdiction(s):

No

5: Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? If you answer yes, you must attach to this application: a) a written statement summarizing the details of each incident, b) a copy of the Petition, Complaint or other document that commenced the lawsuit, arbitration, or mediation proceedings, and c) a copy of the official documents, which demonstrates the resolution of the charges or any final judgment.

No

6: Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? If you

answer yes, you must attach to this application: a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and b) copies of all relevant documents.

No

7: Do you have a child support obligation in arrearage?

No

8: In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse?

NA

- Attestation

1: I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

2: Unless provided otherwise by law or regulation of the jurisdiction, I hereby designate the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to be my agent for service of process regarding all insurance matters in the respective jurisdiction and agree that service upon the Commissioner, Director or Superintendent of Insurance, or other appropriate party of that jurisdiction is of the same legal force and validity as personal service upon myself.

3: I further certify that I grant permission to the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to verify information with any federal, state or local government agency, current or former employer, or insurance company.

4: I further certify that, under penalty of perjury, a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation arrearage on this application.

5: I authorize the jurisdictions to which this application is made to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on their behalf from any and all liability of whatever nature by reason of furnishing such information.

6: I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure.

7: For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state.

8: I hereby certify that upon request, I will furnish the jurisdiction(s) to which I am applying, certified copies of any documents attached to this application or requested by the jurisdiction(s).

Applicants Certification and Attestation: Yes

Authorizing Officer

Submitter: Producer

Contact Information

Business E-mail Address: christine.dearden@baystatefinancial.com
 Individual Applicant E-mail Address: christine.dearden@baystatefinancial.com

Transaction Information

State: ME
 Date Sent: 05/17/2017
 Validation: Pass
 Status: **Processed**
 Customer: 83ECOMM
 Customer Batch: 17472754
 Customer Trans#: 17472754

State Fee: \$55.00
 Trans Fee: \$6.18
 Payment Method: Credit Card

Licenses/Lines of Authority

License Class	Effective Date	Renew Date	Accepted	Comment Code	Comments
Producer (NonResident)	05/18/2017		Yes	10007	Passed business rule processing.
Lines of Authority					
Line of Authority	Effective Date	Renew Date	Accepted	Comment Code	Comments
Personal Lines					

Intermediate Responses

License Class	IR Sent	Action Reqd	Comment Code	Comments
Producer (NonResident)	Yes	No	10003	Transaction has been sent to state for review
Lines of Authority				
No Intermediate Responses for Lines of Authority to display.				

Audit Information

Date	Comments
05/18/2017 02:47:52	Emailed completed transaction to christine.dearden@baystatefinancial.com
05/17/2017 09:10:25	Emailed intermediate response to christine.dearden@baystatefinancial.com

Attachment C

THE STATE OF NEW HAMPSHIRE
JUDICIAL BRANCH
SUPERIOR COURT

Rockingham Superior Court
Rockingham Cty Courthouse/PO Box 1258
Kingston NH 03848-1258

Telephone: 1-855-212-1234
TTY/TDD Relay: (800) 735-2964
http://www.courts.state.nh.us

RETURN FROM SUPERIOR COURT – HOUSE OF CORRECTIONS

Case Name: State v. Christine Dearden
Case Number: 218-2017-CR-00051

Name: Christine Dearden, 101 Lafayette Road #1 Hampton Falls NH 03844
DOB: May 23, 1963

Charging document: Indictment

Offense: Unempty Comp; False Stmt/Misrep \$1000+ Charge ID: 1322010C RSA: 282-A:161 Date of Offense: June 07, 2014

Disposition: Guilty/Chargeable By: Plea

A finding of GUILTY/CHARGEABLE is entered.

Conviction: Felony

Sentence:***Defendant to Report to begin sentence 6/30/17 at 6PM.*** see attached

June 19, 2017
Date

Hon. David A. Anderson
Presiding Justice

Maureen F. O'Neil
Clerk of Court

MITTIMUS

In accordance with this sentence, the Sheriff is ordered to deliver the defendant to the Rockingham County House of Corrections. Said institution is required to receive the Defendant and detain him/her until the Term of Confinement has expired or s/he is otherwise discharged by due course of law.

Attest: *Maureen F. O'Neil*
Clerk of Court

SHERIFF'S RETURN

I DELIVERED THE DEFENDANT TO THE Rockingham County House of Corrections and gave a copy of this order to the Superintendent.

_____ Date

_____ Sheriff

J-ONE: State Police DMV

C: Dept. of Corrections Offender Records Sheriff Office of Cost Containment
 Prosecutor Heather A. Cherniske, ESQ Defendant Defense Attorney Marta Anne Hurgin, ESQ
 Sex Offender Registry Other _____ Dist Div. _____

THE STATE OF NEW HAMPSHIRE
JUDICIAL BRANCH

http://www.courts.state.nh.us

Court Name: Rockingham Superior Court

Case Name: State v. Christine Dearden

Case Number: 218-2017-CR-00051
(if known)

Charge ID Number: 1322010C

HOUSE OF CORRECTIONS SENTENCE

Plea/Verdict: GUILTY	Clerk:
Crime: Unemployment Compensation Fraud	Date of Crime: <i>Between June 7, 2014 and December 1, 2014</i>
Monitor:	Judge: <i>Judge Anderson</i>

A finding of GUILTY/TRUE is entered.

This conviction is for a Felony Misdemeanor Violation of Probation

- The defendant has been convicted of Domestic Violence contrary to RSA 631:2-b. See attached RSA 631:2-b Sentencing Addendum.
- The defendant has been convicted of a misdemeanor, other than RSA 631:2-b, which includes as an element of the offense, the use or attempted use of physical force or threatened use of a deadly weapon, and the defendant's relationship to the victim is:
- (1) Current or former spouse (2) Parent (3) Guardian (4) Child in common
OR Cohabiting or cohabited with victim as a (5) spouse (6) parent (7) guardian
OR A person similarly situated to (8) spouse (9) parent (10) guardian

1. The defendant is sentenced to the House of Corrections for a period of 12 months

2. This sentence is to be served as follows:

- Stand committed Commencing 06/30/2017 at 6 p.m.
- Consecutive weekends from _____ PM Friday to _____ PM Sunday beginning _____
- _____ of the sentence is suspended during good behavior and compliance with all terms and conditions of this order. Any suspended sentence may be imposed after hearing at the request of the State. The suspended sentence begins today and ends _____ years from today or release on _____
(Charge ID Number)

All but 15 days of the sentence is deferred for a period of 12 months.
The Court retains jurisdiction up to and after the deferred period to impose or terminate the sentence or to suspend or further defer the sentence for an additional period of 2 years.

Thirty (30) days prior to the expiration of the deferred period, the defendant may petition the Court to show cause why the deferred commitment should not be imposed. Failure to petition within the prescribed time will result in the immediate issuance of a warrant for the defendant's arrest.

Other: _____

3. The sentence is consecutive to _____
(Charge ID Number)

concurrent with _____
(Charge ID Number)

4. Pretrial confinement credit: _____ days.

5. The court recommends to the county correctional authority:

- Work release consistent with administrative regulations.
- Drug and alcohol treatment and counseling.
- Sexual offender program.
- _____

If required by statute or Department of Corrections policies and procedures, the defendant shall provide a sample for DNA analysis.

Case Name: State v. Christine Dearden

Case Number: 218-2017-CR-00051

HOUSE OF CORRECTIONS SENTENCE

PROBATION

6. The defendant is placed on probation for a period of _____ year(s), upon the usual terms of probation and any special terms of probation determined by the probation/parole officer.
Effective: Forthwith Upon Release _____
The defendant is ordered to report immediately to the nearest Probation/Parole Field Office.
7. Subject to the provisions of RSA 504-A:4, III, the probation/parole officer is granted the authority to impose a jail sentence of 1 to 7 days in response to a violation of a condition of probation, not to exceed a total of 30 days during the probationary period.
8. Violation of probation or any of the terms of this sentence may result in revocation of probation and imposition of any sentence within the legal limits for the underlying offense.

OTHER CONDITIONS

9. Other conditions of this sentence are:
- A. The defendant is fined \$ _____, plus statutory penalty assessment of \$ _____
 The fine, penalty assessment and any fees shall be paid: Now By _____ OR
 Through the Department of Corrections as directed by the Probation/Parole Officer. A 10 % service charge is assessed for the collection of fines and fees, other than supervision fees.
 \$ _____ of the fine and \$ _____ of the penalty assessment is suspended for _____ year(s).
A \$25.00 fee is assessed in each case file when a fine is paid on a date later than sentencing.
- B. The defendant is ordered to make restitution of \$ 10,312.00 to Dept. of Employment Security
 Through the Department of Corrections as directed by the Probation/Parole Officer. A 17% administrative fee is assessed for the collection of restitution.
 At the request of the defendant or the Department of Corrections, a hearing may be scheduled on the amount or method of payment of restitution.
 Restitution is not ordered because: _____
- C. The defendant is to participate meaningfully and complete any counseling, treatment and educational programs as directed by the correctional authority or Probation/Parole Officer.
- D. The defendant's license privilege to operate in New Hampshire is revoked for a period of _____ effective _____
- E. Under the direction of the Probation/Parole Officer, the defendant shall tour the
 New Hampshire State Prison House of Corrections
- F. The defendant shall perform _____ hours of community service and provide proof to
 the State or probation within _____ of today's date.
- G. The defendant is ordered to have no contact with _____
either directly or indirectly, including but not limited to contact in-person, by mail, phone, e-mail, text message, social networking sites and/or third parties.
- H. Law enforcement agencies may destroy the evidence return evidence to its rightful owner.
- I. The defendant is ordered to be of good behavior and comply with all the terms of this sentence.
- J. Other:

Please see Attachment to House of Corrections Sentence.

Date

6/19/17

Signature of Judge



DAVID A. ANDERSON

THE STATE OF NEW HAMPSHIRE

ROCKINGHAM, SS.

JUNE TERM, 2017

STATE OF NEW HAMPSHIRE

v.

CHRISTINE DEARDEN
218-2017-CR-0051

ATTACHMENT TO HOUSE OF CORRECTIONS SENTENCE

In addition to the sentencing terms outlined on the House of Corrections Sentence Form, the defendant's sentence is deferred for one year and then suspended for two years on the following conditions:

1. Payment of restitution and any accruing interest through the Department of Employment Security within 12 months;
2. Payment of the 20% required penalty of \$2,062.40.00 to be paid through the Department of Employment Security within 12 months;
3. For the restitution and penalty, should the defendant file and be eligible for future unemployment compensation benefits in New Hampshire, any other state, the District of Columbia, Puerto Rico, the Virgin Islands or a contiguous country with which the United States has an agreement with respect to unemployment compensation, any benefits payable to the defendant shall be withheld, in whole or in part as determined by the Department, and such amount withheld shall be credited against the restitution and penalty amount until it is repaid in full;
4. Any remaining balance owed on the restitution and penalty submitted to the U.S. Treasury Department for offset against the defendant's Federal Income Tax refund until the restitution and penalty are paid in full;
5. Any remaining balance owed on the restitution and penalty subject to wage garnishment pursuant to RSA 282-A:152-A until paid in full;
6. A lien may be placed on any property owned by her in order to secure this restitution and penalty obligation, plus any attendant costs;
7. Disqualification from receipt of unemployment compensation benefits for 52 weeks; and
8. Use of her likeness in the Benefits Rights Interview discussing the ramifications of committing unemployment compensation fraud.